



# Grand Rapids

## Best in Business

As Seen In... *U.S. News & World Report*, November 2009

## Wealth Management Expertise You Can Trust

### JVL Associates, LLC Serves the Sophisticated Needs of High-Net-Worth Clients

With Bernard Madoff in prison for his vast Ponzi scheme, the stock market on a roller coaster ride and the economy still sputtering, many people are having second thoughts about their money managers and financial advisors.

"The biggest issue in our profession today is trust," says Jerry VanderLugt, CPA, CFP®.

"Who can you trust to help you make smart financial decisions, and to manage your money with integrity?"

For a growing number of high-net-worth clients in Western Michigan and beyond, the answer is JVL Associates, LLC. VanderLugt's registered investment advisory firm. JVL Associates, LLC provides financial planning, wealth management and investment advisory services to affluent individuals and families with sophisticated needs. It has been ranked the number one wealth manager in Michigan by *Wealth Manager* magazine, an honor and a responsibility VanderLugt takes very seriously.

"My number one motivation is earning and maintaining my clients' trust, and I always take seriously putting their interests first," he says.

**JVL Associates, LLC has been ranked the number one wealth manager in Michigan in four of the past five years, based on average assets under management per client, by *Wealth Manager* magazine.**

Over 30-plus years in the financial profession, VanderLugt has served a diverse clientele, drawing upon his wide-ranging education, experience and expertise to manage their entire finances. He notes that he has many long-term clients, including a number

who have moved away from the area but have remained with the firm. VanderLugt and his team offer a wide range of wealth management services, including cash-flow planning, tax planning, insurance planning, retirement planning and estate planning along with investment advisory services, where he has extensive experience advising clients on their investments. He also uses sophisticated wealth transfer strategies to help his clients minimize estate taxes and transfer wealth to future generations.

JVL Associates, LLC's clients include business owners who want integrated planning for their business and personal finances; families who have received or accumulated large sums of money through gifts, inheritance, or the sale of businesses or assets; and individuals who have accumulated substantial retirement assets.

"Every client brings a unique set of circumstances, opportunities and personal values," VanderLugt says, "and there are no cookie-cutter answers."

As an independent, fee-only registered investment advisory firm, JVL Associates, LLC is accountable solely

to its clients and does not earn any commissions. "I chose to be independent because I wanted to be free to select the best solutions for my clients," VanderLugt says. "The only money I earn is what my clients pay me directly. We only succeed when they succeed."



#### Education, Experience, Expertise and Ethics

Jerry VanderLugt began his financial career in public accounting, offering traditional accounting and tax services as well as strategic business and individual planning. He founded JVL Associates in 1994 to provide a wide array of financial services to a select group of individuals and businesses. He expanded his offerings to include investment advisory services eight years later when he formed JVL Associates, LLC, a registered investment advisory firm.

As both a Certified Public Accountant (CPA) and a Certified Financial Planner (CFP®), VanderLugt has extensive work experience and wide-ranging expertise in all aspects of taxation, auditing, accounting and financial planning. He is a 1978 graduate of Ferris State University with a Bachelor of Science degree in accounting.



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