

Proactive Wealth Strategies

BY JEWEL HAZELTON

Four years ago, Craig Seligman and Cindy Derso met while working together on several projects at a large financial firm in Atlanta. When both of their projects ended they decided to merge and leave the company. Together they started Proactive Wealth Strategies. Prior to working together, Cindy, partner of Proactive Wealth Strategies traveled a lot while working in consulting and decided that she wanted a change. Craig Seligman, the President of Proactive Wealth Strategies, a University of Georgia graduate, worked for many years in management at several large financial firms in Atlanta.

Proactive Wealth Strategies is a fee-based financial planning firm that provides advice to clients on how to reach their ultimate financial goals. Their services include financial planning for portfolio analysis, estate planning, asset allocation, risk management, wealth preservation, business succession strategies, individual or business retirement planning, education funding and tax strategies. With their strong values and financial expertise they made the ideal team.

"We are diverse but have strong family values, which makes us a very rich partner for clients," says Derso. "We have similar integrity values about what's important in life, and we hope our clients have the same values."

Their typical clientele are of all ages that have investments from \$250,000 to \$1 million. They recently started an emphasis on working with small business owners allowing them to tax sufficiently and transfer their business dollars to a retirement fund. Most clients who come to Proactive Wealth Strategies have been through the ringer to get to the top. They describe the best client as "scared and scared."

"They know what it's like to lose their shirt," says Derso. "They have a sense of urgency and concern, know the difference between what they had and what they lost. They are professional and quick."

Seligman and Derso decided they wanted to help others manage their investments because they had both been affected personally by working with bad investors. "I worked with one of the big firms and trusted them to handle my money," says Derso. "I didn't look at my statements until one day and I saw fees and commissions. Every time he called me he was making a commission. At Proactive Wealth Strategies we don't do that."

Proactive Wealth Strategies wants to treat all of their customers as family. Most of their business comes from referrals from current or past customers. Their mission is to guide and

enable people to make positive financial choices for their family and friends. "Make sure that you take care of clients as you would your family. Your money is their money."

Proactive Wealth Strategies has created a strategic alliance with several state attorneys, CPAs, mortgage brokers and realtors. This allows them to help their clients in many other ways than giving financial advice. When asked why they chose the name for the business, they say they sent out a survey to their client base, and everyone said that they liked how *proactive* of a company they were. Then Proactive Wealth Strategies was born.

One of the best services they offer that allows them to stand out from other firms is a free investment review for every potential client. "It's a part of trust. We want to understand what *they* want. We are all the same. People want people they can trust," says Derso.

In today's economy, business has remained the same for Proactive Wealth Strategies, but more people are scared about what to do with their money, so business has had somewhat of an upturn. Cindy also states that in today's economy, it is best for young professionals to start preparing for retirement savings. "It's not the timing of the market, it's *time* in the market. It's best to invest a little bit over years at a time." She points out that this is how the most successful people have gotten to where they are today.

In the next five years, Proactive Wealth Strategies plans to serve a broader but narrower consistency. "Being independent allows us to be proactive and look at other non-correlating investment options. They want to be able to have a relationship with their clients from birth to marriage to death.

When not working, they both allow time for their families. Cindy, a Michigan native lives in Roswell with her 17-year-old daughter Molly. She enjoys gardening, tennis and golf in her spare time. Craig, an Atlanta native, resides in Sandy Springs with wife Tracey and two children, Preston, 8 and Sarah-Anne, 6. In his spare time he enjoys, sports, music and Sudoku.

Proactive Wealth Strategies is located at 519 Johnson Ferry Rd. NE, Marietta, GA 30068. Contact 770-971-4142 for more information.

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