



Kowalski
Financial
Connections

To give you peace of mind and a sense of security.

The connections we have with our clients are at the core of our registered investment advisory firm. Every one of us gets to know the current situation of each client, his or her future goals, and then connect with each other to create a plan with the most responsible, comprehensive course of action.

Creating an initial plan is just a first step. As clients progress toward their goals, we proactively reconnect on a frequent basis making adjustments along the way that take into account the changes in a client's life and the market conditions.

Get connected through our website or call us to receive a Complimentary Financial Review to see if our services are right for you.



Here's what we do and how we do it.

You may not need all of these services, but once we get to know you better, our team will structure what's best for you – just the most appropriate financial tools to get you going toward financial freedom. And isn't it nice to know they are all available to you, just in case your situation changes down the road?



Wealth Management

- Comprehensive financial planning
- Retirement income planning
- Education planning
- Major purchases
- Insurance and risk management
- Income tax planning

Investment Management

- Personalized custom portfolios designed to match cash flow needs and timeframe
- Active & passive strategies
- Tax-aware portfolio construction
- ETF's, Mutual Funds, Closed End Strategies, Alternatives
- Executive & employer concentrated stock positions
- Deferred compensation plans
- Tax management and capital gain strategies

Lifestyle Management

- Tax preparation services
- Estate planning
- Small business services
- Access to our network of professionals
- Charitable giving



Start your collection of Freedom Chips™

Freedom Chips are a way to think about your financial freedom. They are your very own assets that you build up over time and then claim at the right time to do whatever it is you want to do.



Meet your new
favorite Financial
Planner: Marc



Marc Kowalski, CFP®
CEO

Marc has been in the financial services industry since launching his career with American Express Financial Advisors in 1996. Since 2005, Marc has been a leading independent financial advisor with Focus Financial, and in 2019 he founded Kowalski Financial. Marc holds several financial designations, most importantly, Certified Financial Planner (CFP). Marc assists clients to manage and maximize their investment strategies through the development of long-term financial planning relationships. He accomplishes this through a commitment to quality advice, attention to detail, and a genuine caring for people. When Marc is not busy serving his clients, he enjoys spending time with his family, playing guitar, writing and recording music, playing golf and tennis. Marc resides in Plymouth, Minnesota with his wife Pamela and his son Roger.



What is a CFP®?

Having a Certified Financial Planner® on your team means comprehensive best practices are applied to your personalized financial plan.

Certified Financial Planner (CFP®) is a formal recognition of expertise in the areas of financial planning, investments, taxes, insurance, estate planning, and retirement. Owned and awarded by the Certified Financial Planner Board of Standards, Inc., the designation is awarded to individuals who successfully complete the CFP Board's initial exams, then continue ongoing annual education programs to sustain their skills and certification.



Meet our frontline:
Michelle



Michelle Elliot
*Chief Operating Officer &
Sr Client Service Manager*

Michelle has been in the financial industry since 1994 and brings her professional finance experience and leadership skills to the Kowalski Financial team. Michelle has passed the Series 7, Series 63, and Series 24 exams and is also life insurance licensed in the state of Minnesota. Michelle is responsible for many of the investment transactions that happen within the organization. Michelle enjoys traveling the world with husband Jim and son C.J. Their family goal is having as much fun as possible together.



What is a Chief Operations Officer?

Having someone who is both COO and Client Service Manager on your team means you will receive personalized, timely service and information from someone who manages all the systems and process of the firm.

The COO manages all of the systems and processes that keep the office running efficiently, allowing the entire firm to better manage their roles. As the front-line of communication with clients, the client service manager also ensures that clients are taken care of and any needs they may have are addressed promptly.



Meet your
special agent:
Chuck



Chuck Schneider
Tax & Business Director

Chuck is a licensed enrolled agent (EA) and began his tax and consulting career in 2000. He joined Kowalski Financial in 2019 after 10 years with Myslajek, Kemp and Spencer, Ltd. Chuck earned his BS degree in Business Administration from The Carlson School of Management at the University of Minnesota and his MBA from the University of St. Thomas. He has experience in various industries such as financial and legal services, not-for-profit, medical, hospitality, construction, manufacturing, and other service-related organizations. He's experienced filing personal, corporate and trust returns in over 40 states. A lifelong Minnesota sports fan, he enjoys watching all sports, playing golf and spending time with his family and 5 grandchildren. Chuck and Christy split their time between Minnesota and their winter home in Florida.

What is an Enrolled Agent?

Having an enrolled agent on your team means current tax rules and regulations are applied to your personalized financial plan.

The Enrolled Agent (EA) license is the most expansive license the IRS grants a tax professional. EAs are the only federally-licensed tax practitioners who both specialize in taxation and have the right to represent taxpayers before the IRS. They are authorized to advise, represent and prepare tax returns for individuals, businesses, estates and trusts.

Meet the very tall numbers man: Eric



Eric Gardner, CFA®
Chief Investment Officer

Eric is the Investment Specialist at Kowalski Financial, bringing over 15 years of experience in portfolio management and asset allocation oversight. A holder of the esteemed Chartered Financial Analyst® designation and member of CFA Society of Minnesota, Eric has met the most rigorous standards in the investment community, but most importantly he enjoys working with our clients to bring institutional investment practices to families and businesses. Prior to joining Kowalski Financial, Eric oversaw the investment management of Ameriprise Financial's \$96 billion insurance & annuity business. He also served as Investment Manager for a private wealth firm managing over \$500 million in assets for high net worth families, pensions, and endowments throughout the Midwest. Today he works closely with our clients to ensure that each investment portfolio aligns with their goals. Outside of KF you can find Eric playing tennis, golf, and cheering on all forms of Minnesota sports.

What is a CFA® Charterholder?

Having a Chartered Financial Analyst on your team means statistically rigorous financial analytics are applied to all investment alternatives.

Chartered Financial Analyst (CFA®) is a designation bestowed by the CFA Institute on financial professionals who are competent and knowledgeable financial analysts. Those who want to earn their CFA certification must first pass a rigorous, three-part exam encompassing economics, ethics, money management and a number of other financial topics.

Stay up to date
with: Jamie



Jamie Loiselle
Administrative Assistant

Jamie is an administrative assistant who joined the Kowalski Financial team in September 2021. She graduated from Minnesota State University Mankato with a bachelor's degree in Interdisciplinary Studies. She has over 5 years of administrative experience working for companies like Best Buy and Mayo Clinic. Jamie resides in Monticello, Minnesota with her husband Derrick and their daughter. When not in the office, Jamie enjoys teaching dance and spending time with her family and friends.

What is an Administrative Assistant?

Having an administrative assistant on your team means staying connected and informed in a timely manner.

Because client connections are at the core of our firm, the administrative assistant duties that include effectively managing and distributing information within the office is crucial. This generally includes answering phones, scheduling meetings, and assisting the Senior Client Manager.

For tax help,
meet: Ryan.



Ryan Huber
Tax Associate

Ryan joined Kowalski Financial in November of 2021 as a member of the tax team. He has a broad base of experience in tax as well as business accounting. Ryan holds an MBA from Webster University and is a candidate for the CPA exam. In his free time, he enjoys playing and listening to music as well as spending time with his family. Ryan also has a beagle named Louie.

What is a Tax Associate?

Having a tax associate on your team means you have an expert in tax preparation assisting our Tax and Business Director preparing your tax return.

Tax associates prepare personal and business tax returns. They also assist with bookkeeping, payroll, and 401k benefits for small business clients.

To be a
civic business,
meet: Pam.



Pamela Kowalski
Development Director

Pamela brings over 20 years of small business ownership and managerial experience to Kowalski Financial. Pamela studied elementary education at the University of South Dakota and joined the Kowalski team in 2011. Through her focus on leadership, culture and professional development, Pamela drives Kowalski Financial's organizational initiatives. Pamela is essential to Kowalski Financial's interactions with the Minneapolis community, brand management and civic outreach. Outside of the office you are likely to find her spending time with Marc, their son Roger, and spending summers competing in local tennis or golf events.

What is a Development Director?

Having a development director on your team means you will have meaningful connections to the Kowalski Financial staff during your initial meetings and throughout the relationship.

The development director is focused on creating a climate where our staff can grow, contribute to the success of the company, and take ownership over their role in helping clients be successful.

Pam's role in the company is key to achieving our purpose as a civic business. At Kowalski Financial, this means developing the civic capacity and infrastructure needed to sustain democracy while achieving Kowalski Financial business goals in accordance with our identity and obligations. We believe the outcomes of our work greatly benefit our clients and our community. This is a work in progress and we will continue to strive to higher ideals and principles while serving our clients best interests.

We are a civic business.

Kowalski Financial is a civic business. All stakeholders are obligated to organize, educate and set policy according to democratic principles and standards. We do this in partnership with other demonstrations of the Midwest Active Citizenship Initiative to renew and sustain democracy and to create a world that is abundant and just.

What we believe:

Human Capacity Every individual has the capacity to know what is good, to grow in that knowledge, to govern for the common good, and to be a co-producer of justice in the world. Civic Leaders are obligated to organize the infrastructure to achieve that outcome.

Democracy (Democratic Practices) Rule by "the people" is the best system of human governance. All stakeholders organize a civic infrastructure to govern for the common good and produce justice in the tension between individual & diverse interests.

Active Citizenship (Civic Leadership) An active citizen is a governing member. In a democracy, citizens are obligated to govern for the good of the whole. In return for their contributions, citizens share in the rewards of a just society. Individuals learn and

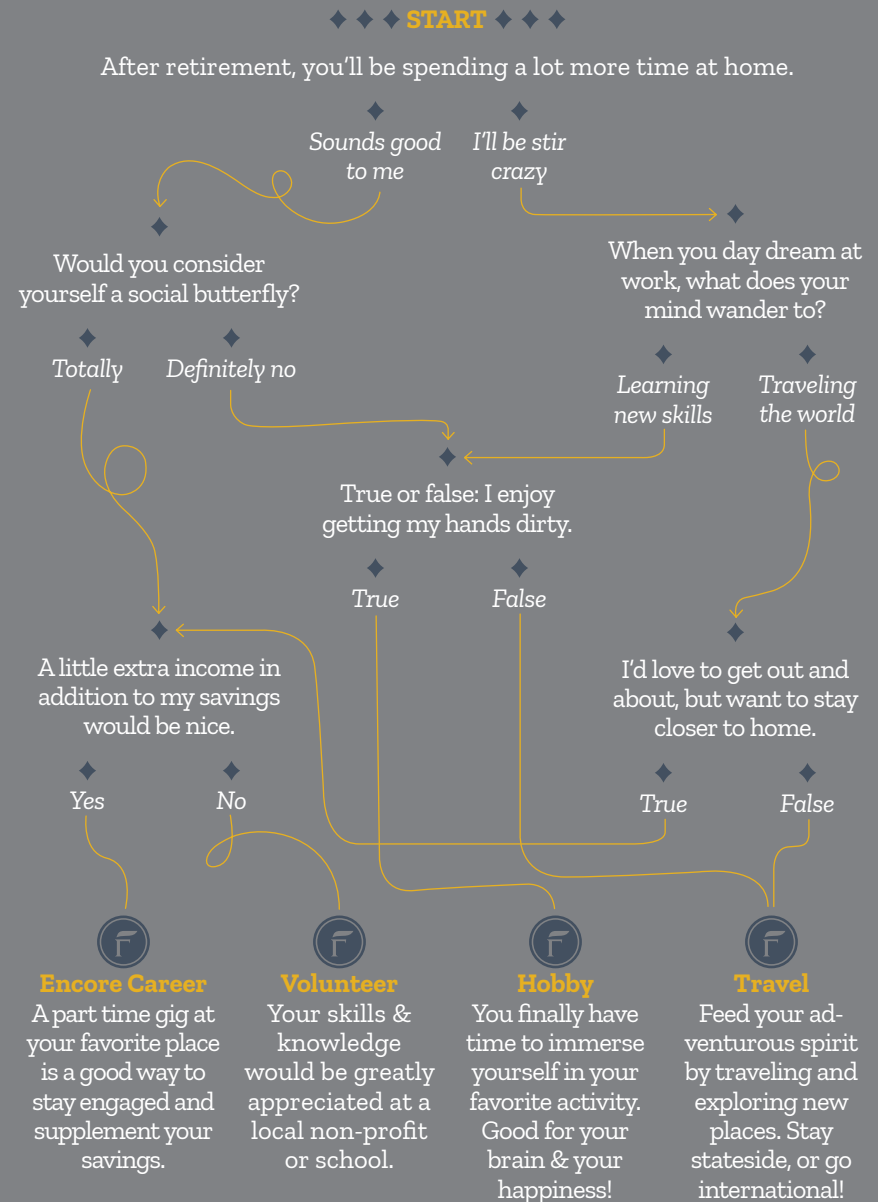
practice active citizenship in institutions of family, faith, community, work, learning and governance.

Political Competence (Mind & Skill Sets) Politics is the "work of the citizen". All stakeholders are responsible to develop the political competence to define problems, produce solutions and establish common agreements in light of civic principles and standards while achieving business goals.

Institutional Efficacy (Sustainability) In a democracy, citizens organize institutions (family, faith, work, community, learning and governance) and govern for the common good. Institutions are obligated to sustain the democratic values of our society; when institutions do not sustain these values, citizens are obligated to organize them so that they do.

As a civic business, we are obligated to implement these principles into our daily practice.

So, you're getting ready to retire. What will you do with all those Freedom Chips™?



Whatever you decide to do with your Freedom Chips™, start by making a plan with personalized guidance from Kowalski Financial.

Kowalski Financial

600 Highway 169 South
Suite 655
Minneapolis, Minnesota 55426

(952) 297-8589
info@kowalskifinancial.com
kowalskifinancial.com



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