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## A Beacon of Certainty in Uncertain Times

*Full-Service Wealth Management Firm LJPR, LLC*

For more than two centuries, lighthouses have been beacons of hope and certainty for ships seeking safe passage through the Great Lakes. Even today, they still play a vital role.

So when LJPR, LLC, an independent wealth management firm in Troy, Michigan, was looking for a symbol that would instantly convey who it was and what it stood for, a lighthouse was the clear choice.

"Just as lighthouses guide ship captains and sailors to their destinations with the least amount of uncertainty, everything we do is aimed at guiding our clients from one point to another with the least amount of uncertainty," says Leon LaBrecque, JD, CPA, CFP®, CFA, the firm's managing partner and founder.

LJPR is a fee-only registered investment advisor and fiduciary, and, as such, is legally and ethically bound to a higher standard of responsibility. "Being a fiduciary means we work for our clients and hold their interests above all other interests," LaBrecque explains.

Wealth management at LJPR is full service, encompassing far more than financial planning and investment management. Estate planning, tax planning and tax preparation all fall within its purview as well, and the firm's 13-member professional team includes estate

planning attorneys, CPAs, CFP® practitioners and Chartered Financial Analysts (CFAs).

While LJPR represents a wide range of clients, most of them in the 55-65 age group, it is especially well known for three niche specialty areas: automotive retirees; independent women, including divorcees, widows and the never-married; and police and firefighters.

"All of our clients benefit from a rigorous, disciplined approach to wealth management, with customized strategies based on their unique needs," LaBrecque says. "We aren't looking to hit it out of the park or pick the stock of the month, but to get clients to their destinations with the least amount of uncertainty and risk. If we can do this, then we've done our job."



# LJPR, LLC

Registered Investment Advisor



### MEETING THE UNIQUE WEALTH PLANNING NEEDS OF ...

#### Automotive Retirees

LJPR dates back to 1989, stemming from a series of retirement planning courses for the Big Three automakers taught by LaBrecque and Brian Roehl, CFP®, today the firm's senior financial advisor. Through the years, LJPR has continued to work closely with automotive retirees. The firm has developed specialized financial planning software that allows it to address all of these clients' retirement-related questions and concerns.

#### Independent Women

In LaBrecque's experience, what women need from a wealth manager differs in "subtle but profound" ways from what men look for. This understanding is the basis of the firm's independent women practice.

"When a man comes into the office to talk about his finances, he wants to talk about *performance*," LaBrecque explains. "But women, who tend to be more financially conservative, focus less on how much they're going to make and more on how much are they not going to lose. They tend to ask: 'Will I be ok? Will I have enough to live on?'"

LaBrecque and his colleagues know that many of the firm's female clients felt talked down to or ignored by wealth managers they worked with in the past, and he stresses that the firm treats all of its clients, including independent women, with the greatest dignity and respect.

#### Police and Firefighters

LJPR is Michigan's foremost expert in police and firefighters' retirement issues, with an in-depth understanding of all the factors that affect their pension plans and retirement decisions, including specialized concepts unique to Michigan police and firefighters, like annuity withdrawal and DROP programs.

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