



Andrew Bos is the President and owner of Easttown Financial. Andy has been working in taxes and investments since he graduated from Calvin College in 1998.



Dan Vandenberg has been on our staff since 2009. He works with many of our accounting and tax clients and is currently studying to become a licensed investment advisor. Dan graduated from Grand Valley with a degree in business.



Suzi Bos is our office assistant and licensed health insurance agent. Suzi has been working with individual and business clients on their health insurance needs since 2004.

For Everything There is a Season...

Editor's Note: Janet officially retired this May. Here are some thoughts from her as she moves on to a new stage in her life. She will be missed at our office.

Our vision began while on a family vacation around a campfire. Talking about dreams and potential of what might be...

That was almost ten years ago. Our son in law Andrew Bos and I were both working at a Money Concepts office located in Rockford. We wanted to work closer to home and we wondered what that might look like. So, the East Building in Easttown became the location of choice and Easttown Financial Services was born. At the time I was 58, and had been in the investment business since 1988. It was the season to begin something new.

Looking back, I have had a remark-

able ten years. The financial world has been unpredictable, doing tax



returns can be stressful, and a family business has its very own unique features. And still, not for one moment do I regret having started Easttown Financial Services with Andy. And you, our clients, also deserve credit. You walked through our doors and you stayed with us, through good times and bad. I will miss you, but as

there was a season to begin something new, there is also a season to let go and yet again begin something new...retirement.

I leave your investments and tax return preparation to the capable care of Andy Bos and Dan Vandenberg and Suzi Bos. I will miss meeting with you, it was what made the business so special. I am anticipating enjoying a more relaxed schedule, pursuing new venues. I wish you peace and joy in your continuing life journey as well.

Are You on the Right Track Financially?

Just like many things in life, your financial priorities should change as you get older. Here is a checklist that can help you evaluate if you are on the right track. Contact us if you need help analyzing your financial position or taking one of the steps listed below. We are here to help.

In Your 20s and 30s

- I save 10 percent of my income every month.
- I have an emergency fund for a rainy day.
- I have opened an IRA.
- When I changed jobs, I rolled over my former employer's retirement plan into an IRA.
- I am saving for my children's education.
- I have enough life insurance.
- I have considered whether I am investing enough.

In Your 40s and 50s

- I have increased my retirement savings to keep pace with my income.
- I am maximizing my contributions to my IRA.
- I have life, homeowner's and other relevant insurance to help protect my assets.
- If I am in my 50s, I am taking advantage of catch-up contributions to my IRA.
- I regularly check in with my advisor to make sure I'm on track to retire.

In Your 60s and 70s

- I have consolidated my retirement accounts to simplify managing my portfolio.
- I have considered income-producing strategies.
- I have considered my legacy and what is to happen to my retirement funds.
- I have considered contributing to education savings accounts for my grandchildren.
- I have a withdrawal strategy to create income for myself.

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What makes us different?

We are **independent**.

We are in a position to offer unbiased advice. We work with a number of different investment companies and our only motivation is finding the company that best suits your needs.

We see the **big picture**.

Whether you work with us for investments, taxes, accounting, insurance, or all four, you will benefit from our comprehensive knowledge of finance and how all of the pieces work together.

We will work with you **no matter how much money you have**.

We believe that everyone can benefit from financial planning. We are committed to offering professional service and advice to all of our clients regardless of their income or net worth.



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