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ABOUT US

Vivian J. Villers, CFP®, AIF®, CWS®

Sage Planning offers Concierge Financial Services. Those services – there are quite a few of them – are designed to help you simplify your financial life. We can tailor that list of services to meet your needs and requirements.

It's our way of thinking and it all begins with you. Your needs are unique and you need a professional who will take the time to walk you through a process that focuses on your needs and goals, gathers your information, identifies a risk level that matches your investment comfort through research, and offers a detailed plan which spells out the strategies and investment products for meeting your goals.

For over three decades, I've been providing tailored financial and retirement planning for clients from many walks of life without account minimums or conflicts of interest. Our offices are located in the northern suburbs of Chicago, but our clients live all across the United States.

I have focused on ▪ Women in Business ▪ Retirement Plans & Planning ▪ Families with Special Needs. Additional information and "My Story" on each of those focal points is available on our home page.

Sage Planning is an independent financial planning firm. Let's start a conversation to match our resources and experiences with your individual needs.

Vivian J. Villers, CFP®, AIF®, CWS®
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Concierge Financial Services

Our concierge financial services cover a broad spectrum:

- **As fundamental as working with a client approaching retirement to adjust their portfolio toward less risky investments; whether to roll over 401(k) accounts; and verifying and updating beneficiary designations.**
- **Discussing increasing health care needs and costs and options to obtain long-term care coverage.**
- **Analyzing the risks and vulnerability of a business and structuring a plan to prepare for a potential crisis, tax saving strategies, and a future sale or succession plan.**
- **Reviewing with special needs families a parent's Social Security options, the family max, investment strategies including working within a trust or an ABLE account.**
- **Analyzing a portfolio to manage potential tax liabilities and charitable gifting.**
- **Discussing insurance needs to protect their family financial plan or business.**
- **Working with an individual planning the sale of a business or going through a divorce or just beginning to develop their own comprehensive financial planning.**

Our concierge financial services start with listening to identify goals and objectives. The result is a process that is distinctly individual which applies technology and metrics that avoid a cookie cutter approach.