

Heise Advisory Group

*Volatility needn't vex
retirement portfolios*





PRODUCED BY BILL KEATON AND WRITTEN BY NEIL COTE

A one-time construction engineer turned financial adviser, Kenneth Heise sees similarities between the two seemingly dissimilar professions.

“We now talk about building a fiscal house as opposed to building a physical structure,” says the founder and president of the St. Louis-based independent retirement planning firm Heise Advisory Group. “It’s a similar thought process, helping to ensure your clients have assets in place to weather whatever storms they may encounter in their retirement years.”

And just as each construction project may be unique, so is laying down the financial foundation for a particular client’s golden years, he reminds. Engineering principles, after all, might come into play when pondering just how long a client’s post-retirement life might be, how much money he or she will need to live, and whether those later years will require senior living care of some sort.

“First and foremost is knowing what your dreams are and what you’ll need to spend,” explains his wife, co-founder and Vice President Lori Heise. “Then it’s creating a plan and investment strategy that helps to manage the market volatility more so than the obscure rate of return. Volatility in any retirement portfolio could be detrimental.”

Roadmap, not rollercoaster

There seems to be no way to avoid market volatility these days, no matter how prudent the planning. But however the indexes may ride the Wall Street rollercoaster, Heise clients rarely get dizzy, as the firm's "retirement roadmap review" can help provide as smooth a ride as is practically possible.

As the husband-wife team tells Vision, the process starts with an extensive getting to know session with each prospective client—individual or household—defining their risk vs. certainty comfort zone on a scale of 1 to 100, and finding out their dreams.

With up to 40 asset classes at their disposal, that retirement roadmap review may be customized to include income, investment and tax strategies as well as estate planning.

"We carefully align your financial plan with your retirement goals throughout your lifespan and beyond, by diversifying assets among a variety of investment and insurance vehicles," the Heises assure.

Existing retirement accounts such as IRAs and 401(k) plans can be rolled over potentially avoiding unnecessary taxes, penalties and fees. The Heise modus operandi emphasizes wealth preservation with calculated and individualized risk.

"We're going to keep providing personalized services," Lori says.

And a lot of personal experience inspired the couple to focus on personalized services.





Combine Kenneth Heise's construction background with Lori Heise's former career in health and life insurance, and the result is the Heise Advisory Group with its blend of expertise unique for a retirement planning firm.



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Father knew best

Time was, Ken laughs, when he wanted to be a truck driver just as his father and grandfather had been.

Father, however, encouraged his son to pursue higher education, and Ken did, earning a degree in architectural engineering from the Milwaukee School of Engineering in 1981. He then embarked on his first career, involved in the construction of military bases, airports and power plants nationwide.

His career thriving, but his parents aging and facing a host of retirement issues, Ken opted to reassess his professional life around 1990, taking a position with a Lutheran-run insurance company and eventually earning the designations of registered financial consultant and investment adviser representative.

“Helping my parents cope with retirement caused me to go into the financial business full time,” says Ken. “By straightening out what my parents did incorrectly or were advised to do incorrectly, I found a new passion.”

Lori, meanwhile, was a licensed insurance agent in Missouri, helping small business owners garner life and health coverage for themselves and their families. The two would meet at a financial convention in Chicago and, upon marrying, put in place a long-term plan to pool their respective skills for their own firm.



Civic minded

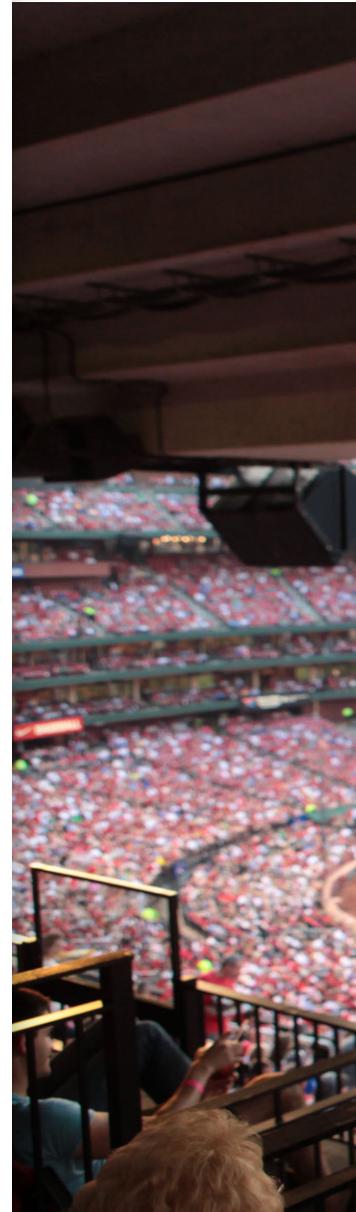
The Heises are also known for community involvement, their causes including the Make-A-Wish Foundation.

Lori has been a wish-granter for Make-A-Wish Missouri for over three years, her first being a Hawaiian trip for a 14-year-old boy in need of a liver transplant. The firm's office displays a photo of him with a 210-pound marlin he reeled in from a fishing boat. It's a misconception that all kids in Make-A-Wish are terminally ill, Lori reminds, adding that such an adventure can do wonders for any ailing child's morale.

Last year Lori went outside the charitable norms, donating a kidney to her 29-year-old niece who's said to be doing just fine. There's a waiting list of 100,000 people in need of a kidney and only 18,000 will receive one, Lori laments.

"Recovery wasn't so bad," she says. "We don't need two kidneys to survive."

That said, everyone needs some kind of plan to not just survive but thrive on the financial front as the years go by. •





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