

When you become a client of Financial Elements, you are treated like family. With years of experience guiding clients in all stages of their lives, Brenda will make you comfortable with the financial planning process. Your questions are important, your goals are the number one priority, and your financial security can be within your reach. Get honest and thoughtful answers to your tough financial questions. Set and implement a disciplined strategy to meet your individual goals.

Contact Financial Elements today

847-496-4179

brenda.knox@financialementsinccom

Financial Elements, Inc. ("FEI") is a registered investment adviser with its principal place of business in the State of Illinois. FEI and its representatives are in compliance with the current registration requirements imposed upon registered investment advisers by those states in which FEI maintains clients. FEI may only transact business in those states in which it is registered, or qualifies for an exemption or exclusion from registration requirements. This brochure is limited to the dissemination of general information pertaining to its investment advisory/management services. Any subsequent, direct communication by FEI with a prospective client shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides. For information pertaining to the registration status of FEI, please contact FEI or refer to the Investment Adviser Public Disclosure web site (www.adviserinfo.sec.gov).

For additional information about FEI, including fees and services, send for our disclosure statement as set forth on Form ADV from FEI using the contact information herein. Please read the disclosure statement carefully before you invest or send money.



CERTIFIED FINANCIAL PLANNER™

CFP®

Certified Financial Planner Board of Standards Inc. owns these certification marks in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

About Financial Elements, Inc.

Financial Elements, Inc. is a boutique Fee-Only® Financial Planning and Investment Advisory firm located in Rolling Meadows, Illinois.

Brenda Knox, CFP® is the president and has been a Fee-Only® Financial Advisor for over 13 years offering financial plans and investment advisory services to individuals and families. Brenda is a CERTIFIED FINANCIAL PLANNER™ Professional, Group Benefits Associate, and Retirement Plans Associate. She is a member of the National Association of Personal Financial Advisors (NAPFA), the Financial Planning Association (FPA) and the Rolling Meadows Chamber of Commerce.

She prides herself in providing personal attentive service with a focus on goal orientated planning and educating her clients.

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Life's Roads have twists and turns...

Let Financial Elements, Inc. guide your financial journey. A financial plan will serve as your map to your next destination.

Where will you go?
How will you get there?
Navigate the bumps along the way... adjust the course when needed.

Get professional advice in a confidential and friendly environment. Contact FEI today and map the future for a brighter tomorrow.



Philosophy

At Financial Elements, we believe that everyone deserves to have their goals treated with dignity and respect. We'll work hard to put a plan in place that is unique to you and your situation. We'll talk to you about your goals and dreams as well as your resources and tolerance for risk. We'll design an asset allocation investment strategy that utilizes the principles of Modern Portfolio Theory and is tailored to your needs. We'll work to educate you on all areas of your financial life, so that you can make informed financial decisions for you and your loved ones. Most importantly, we'll listen to you.



Why Fee-Only®?

Fee Only® planners do not sell any products nor receive any form of compensation as a result of the client's implementation of recommendations. We are compensated by our clients for our independent professional advice.

Do I need a financial advisor?

Financial Elements can help you:

- ◇ Financial Footsteps— are you just beginning your career and want to get started on the right foot? This makes a great graduation gift.
- ◇ Transitions—Are you getting married, buying a house, or starting family? These exciting life transitions are excellent times to work with an advisor. Learn how to define your goals and put a plan in place to achieve them. Periodic reviews keep you on track and moving forward.
- ◇ Starting to dream of free time to pursue hobbies and travel? Come in and let's discuss your retirement plan. Don't have one? FEI can help.
- ◇ Ready to retire? Let's talk about your goals, budget, and withdrawal plan.
- ◇ Caregiver for elderly parents or other relative? FEI can help provide organization and peace of mind.



What services are available?

- ◇ Goal setting and discussion
- ◇ Budget/Cash flow/Savings
- ◇ Review of existing investments and allocation
- ◇ A written Investment Policy Statement
 - ◇ Specific investment recommendations
- ◇ Review of your tax situation and collaboration with your accountant as desired
- ◇ Retirement Projections including probability analysis
 - ◇ College Planning
- ◇ Insurance Review and Projections
 - ◇ Estate Plan Review and collaboration with your attorney
- ◇ Investment Management utilizing a Third Party Custodian

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