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**LEADING WOMEN IN BUSINESS:** MILWAUKEE

# Experienced Advisor Helps Multigenerational Clients Take Control of Their Financial Lives

**Melinda Wilke–two-time Network Office Financial Advisor of the Year for the Lueder Financial Group in Milwaukee and a member of Physicians Nationwide–takes a different approach to her business than many others in the arena of wealth management.**

"We specialize in concierge-style generational and holistic financial planning for a client base consisting primarily of specialized physicians, executives, and small business owners," Wilke explains. "My role is to make sure the financial needs of my clients are met with care, expertise, and an understanding of their unique circumstances and individual goals. Our clients are some of the busiest professionals there are, so our team strives to make wealth management and decision-making as stress-free as possible."

## Concierge-Style Planning

With Northwestern Mutual for more than 15 years, Wilke is a fee-based planner and works with her team of four to partner with a client base that is nationwide.

"As a fee-based planner, I'm allowed to be unbiased in the recommendations I make," Wilke says. "I love the superior products Northwestern Mutual has to offer."

Wilke enjoys the challenge of working with clients like specialized physicians, she says. Challenges like unrelenting work schedules and heavy work-related travel are no match for her. Wilke and her team work with clients who live in 38 states, and she and her tech-savvy team handle every aspect of their work out of one paperless office, often helping their clients become tech-savvy as well. They make frequent use of tools like GoToMeeting™ to keep in touch with clients on their terms, and the Northwestern Mutual Client Portal, available 24/7, is an intuitive, easy-to-use interface for Wilke, her team, and their clients.

## Holistic and Generational Planning

The majority of Wilke's clients are in their 50s, and retirement looms not too far off for them. With it comes a host of issues clients may not have previously considered. What exactly are their post-retirement plans? Are the financial tools they already have in place the best choices for today? How about tomorrow? What if the market fluctuates? What about taxes? And if something happens to them, will their family be taken care of?

Wilke uses a holistic planning approach with such clients, making sure every aspect of their financial future is accounted for, from health care to supplemental insurance, from paying for their children's college educations to retirement distribution and tax strategies, from philanthropic giving to estate planning.

Quite often, Wilke sees her clients' family members drawn into the conversations, frequently becoming clients themselves.


"Parents, siblings, and children of our clients become curious about what advice we might have for them based on their current financial situation and goals, especially after hearing from their family what our team has done for them," Wilke explains. "Many of our clients tell me they wish they would have started working with us when they were younger so they could have developed a financial plan earlier on. It's rewarding to impact the financial lives of multiple generations of a family. Understanding where a client is financially today, partnering with them to build a plan for tomorrow, and seeing that plan come to fruition is what our team enjoys most."



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