

# Abel Financial Services

**I**n the past couple of years the instability in the markets has been extremely disruptive,” says Leo Abel, Certified Financial Planner™ and president of Abel Financial Services, based in Baton Rouge.

“The most important questions for you now are: How well prepared for the future are you? How confident are you in your financial and investment plan?”

According to Abel, the challenge is often not the economy or the markets; it can be a little closer to home. Many women and couples in charge of wealth and investing make common financial and investing mistakes. And these mistakes can have real consequences, affecting their lifestyle, their retirement years and their ability to contribute to the causes they care about or to leave a legacy to their family.

As Abel says, “One of our major areas of focus is to help our clients avoid the actions that can separate them from their wealth.” He points to a recent independent study by Dalbar Inc. in 2009 which shows that while the S&P 500 Index achieved an 8.4% return per year over the previous 20 years, the average investor gained only 1.9% per year—a whopping 6.5% difference ANNUALLY.\* “This is what we call the ‘investor behavior penalty,’ and in our opinion much of that can be avoided.”

The advisors at Abel Financial Services use their 54 years of combined experience with women clients and couples through varied markets to help them manage their wealth to gain a greater sense of control over their future. The wealth management services they provide include: legacy planning, education planning, insurance planning, retirement planning and investment management. In addition, Leo Abel offers continuing education opportunities to his clients such as his recent



Leo Abel, President, Abel Financial Services with client Mary Howard

workshop, “*Discovering Financial Strategies for Maintaining Your Lifestyle—A System for Successful Women Entering a New Decade.*”

“Look, I understand that there are a lot of people here in Baton Rouge and Louisiana who have lost faith in Wall Street and Washington, D.C., or who have tough questions about our U.S. economy and the cost of health care. And I think many of those concerns are justified,” says Leo Abel.

The advisors at Abel Financial Services focus their clients on the things they can control. “Even if a storm is raging outside, the goal is for our clients to navigate successfully through the storm,” says Abel.

The 4-Step client engagement process, which the advisors at Abel Financial Services follow, can help their clients become

more confident in achieving the financial future they desire. The process starts with **understanding** your concerns, hopes and priorities so that the advisors can see things through your eyes. Next, they **design** appropriate strategies in a collaborative process with you. This often includes a Client Financial Organizer and “My Action Plan.” Then, they **implement your chosen strategies**. Finally, especially vital in today’s changing environment, they **monitor your progress** and integrate into the process the inevitable changes that occur in your life.

“Many individuals we meet may be looking for a financial advisor they can trust—someone who can help to create an organized system of wealth management designed to achieve their goals,” says Abel. “Many want to feel ‘listened to,’ ‘understood’ and ‘respected.’” Abel Financial Services recognizes that achieving goals takes time along with a process of asking the right questions, gaining understanding and helping clients live the life they desire.

## For simplicity in your financial life and greater confidence in your future

Request a new complimentary report authored by Leo Abel, *Helping You Preserve and Manage Wealth with Principled Investing*, go to [www.abelwealthmanagement.com/InRegister](http://www.abelwealthmanagement.com/InRegister) or call 225-408-4000.

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\*The S&P is an unmanaged index of 500 widely held stocks. You cannot invest directly in any index. Past performance doesn't guarantee future results.