

A close-up photograph of an elderly couple. The man, on the right, has grey hair and a beard, wearing glasses and a dark jacket. The woman, on the left, has blonde hair and is wearing glasses and a thick, textured scarf. They are both looking down and smiling, with the man's head resting against the woman's.

What To Do When A Medical Emergency Disrupts Your Life (And Money)

Discover what to do, where to get the support you need, and find the courage to focus on what's truly important.

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What are the most important things you really want when it comes to money?

To feel secure.

Have peace about your financial future.

Generate a steady retirement income.

Don't pay more taxes than you have to.

Retire with a plan and smart strategy.

And what else?

Many of you want to protect your family.

Pay off your house.

Pay off live debt free.

And avoid losing all your money to unexpected medical issues.



And what else is important to you when it comes to your finances?

Enjoying the wealth you worked so hard to accumulate.

Giving your grandkids experiences they'll remember.

Living as independently as possible.

Leaving a legacy to a charity, your family, your community?

It's a deep desire of many Americans to feel secure about their finances,

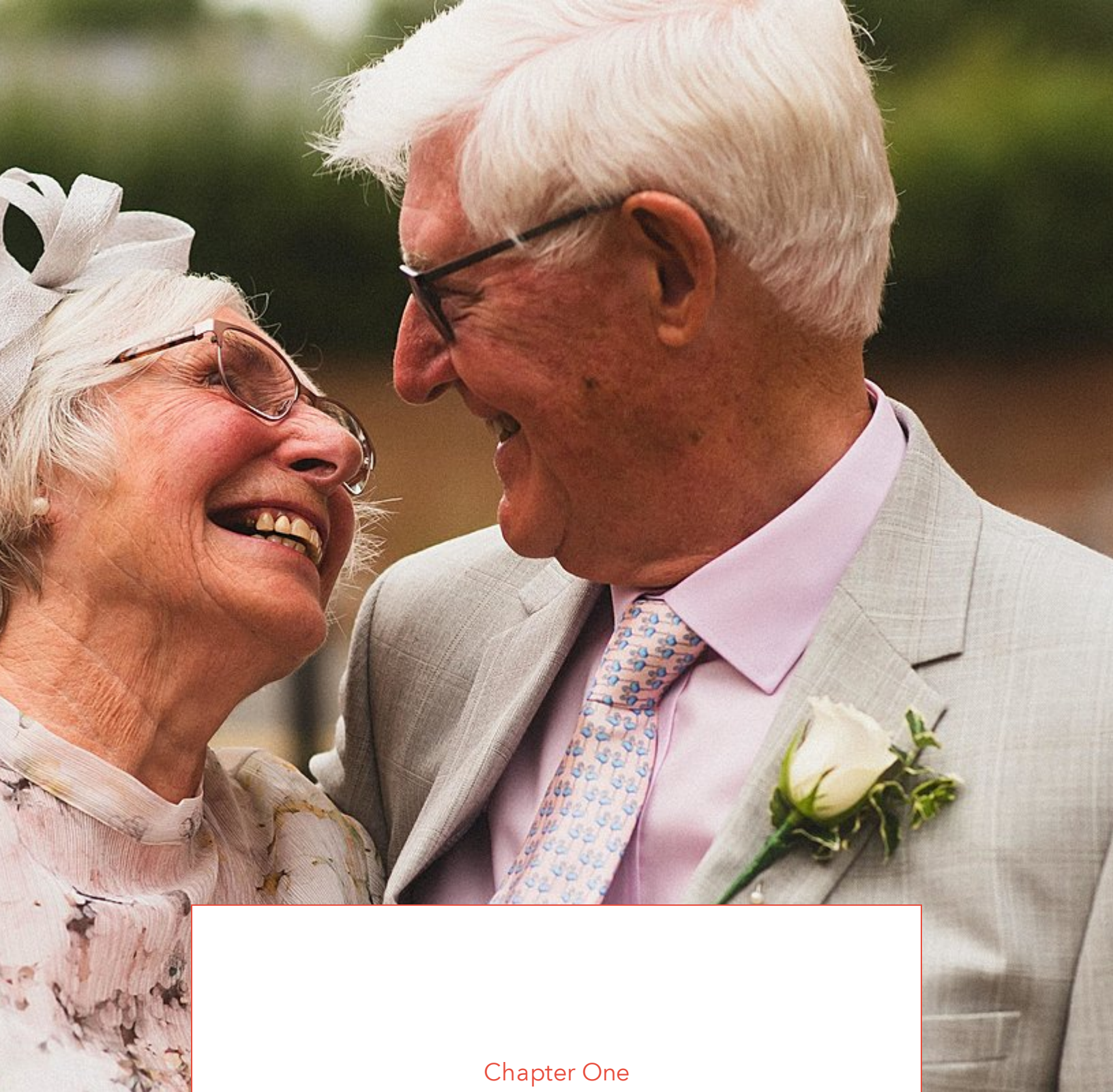
To know they won't go broke.

What if you could get rid of the stress and fear of not having enough money?

Or a way to ease the worry about finances when your spouse/partner is no longer around?

Or calm the fear of not having enough money saved for your age?

You're not alone, as everyday people are looking for help and guidance on how to minimize taxes in retirement. Generate considerable returns. Simplify their finances. Manage their estate and inheritance wisely. And protect the nest egg they've worked so hard for.



Chapter One

When Every Moment Counts

Focus On What's Important

Meet Jason & Carrie

They were a couple in their early 70s who I met a few years ago.

As in many couples, one managed the finances, in this case it was Jason who handled the finances during their marriage of 50 years.

Carrie knew the basics, but if anything were to ever happen to Jason she would be lost and incredibly overwhelmed.

Early in their marriage Jason wanted to protect his wife and ensure that they had the support needed to age well together.

However, Jason was struggling to keep up with the ever-changing world of technology.

He was also struggling to remember to pay bills, forgetting about balancing their accounts, floundering in managing their retirement investments, and had difficulty filing the proper documents needed for taxes, Social Security, and Medicare.

Not only that, but Jason was forgetting to lock doors, was frequently losing his keys, and leaving the stove on when he was done cooking.

He didn't voice his concerns and was becoming more fearful, scared, frustrated that he wasn't himself.

He was afraid to admit he was falling behind and failing to do the most basic things.

One day in May, the bottom fell out.

Jason was working in the yard when he started feeling nauseous. In seconds, his heart was racing, his mind spinning, and he knew he was about to black out.


He called for Carrie, who rushed him to hospital.

At the hospital, the doctor recommended an MRI to identify what was happening.

When the results came back, there was a possible issue with his brain, but there needed to be more testing before any diagnosis could be made.

Jason was sent home and found himself sitting in disbelief and thinking about what would become of his life, of Carrie's, of the perfect future they had planned.

Jason realized he couldn't manage it all anymore. He couldn't protect his wife like he wanted to or be her hero. His mind was failing him, and he didn't know how to stop or fix it.



Do you know how to manage your finances or your nest egg if something were to happen to your spouse?

Or, are you confident that your spouse will have the support and knowledge necessary to manage the family finances if you're not around?

Back to Jason...

He was used to figuring things out on his own.

In the early days he tried day trading using Robinhood, purchasing a retirement strategy course, asking friends for advice, and buying an annuity.

None of these tactics worked.

Jason even tried working with an "advisor" of a commission only firm and that was a total disaster!

So then Jason tried working with a robo advisor to save on fees and get some kind of strategy, but it barely helped.

Then one day Jason and Carrie stumbled across an ebook "What To Do When A Medical Emergency Disrupts Your Life (And Money)" and spoke with an advisor who knows how to navigate finances during medical emergencies.

It worked. They found the help they needed.

With guidance, they created a strategy that would protect them as they waited for the medical results.

More importantly, Carrie felt that she had support if Jason were hospitalized and their finances finally simplified so that things wouldn't be forgotten.

The real enemies to financial security are real issues like unforeseen health scares, lack of education about how difficult it is to navigate retirement, bad advice from people who just see you as a commission check, complicated tax laws, and confusing paperwork for Social Security and Medicare.

There are countless people that want you to believe that retirement planning is easy and you can do it yourself while saving thousands.

There's a lie that you can't trust advisors because they just want your money.

Some buy into the falsehood that an insurance policy will take everything.

It took a medical scare for Jason and Carrie to finally figure out that having an advisor, who understands life emergencies, on their team made their life so much easier, manageable, and hassle-free so that they could focus on Jason's recovery.

Jason and Carrie discovered how to secure their financial future without having to manage all the details.

Not only that, but Jason discovered how to protect his wife if he was no longer capable.

Carrie learned that she didn't have to figure it all out on her own and had peace of mind knowing she had supportive allies on her side.

Carrie also discovered how to read financial statements and ask the right questions about her 401k.

They even discovered how to enjoy their wealth without being fearful that they'd run out of money.

They spent years struggling to manage their finances on their own, listening to the wrong advice, and trying multiple do-it-yourself strategies.

Not to mention the mounting stress, sleepless nights, and constant worry.

The biggest thing holding Jason back was putting his pride aside to ask for help and figuring out who would have their best interest in mind.

He wanted to trust someone to help without taking advantage of him.

It took Jason years to figure out what not to do, mainly the hard way.

Not to mention all the wasted time and money spent doing things the old way.

But when Jason tried something new like...

Getting educated about how to navigate medical emergencies and their finances....

When he started talking to an advisor who understood his situation...

Within a few weeks he was shown how to make his financial future simpler, easy, and organized.



Chapter Two

When Your Future Is Uncertain

What To Do

Help Is Here.

After the initial shock and medical scare for Jason, he realized they weren't prepared for the numerous possible outcomes of his MRI.

Here's what Jason and Carrie's financial advisor helped them think through during the first few weeks of uncertainty, fear, and grief about what the future will be.

There are important questions to answer when your future is uncertain.

1. Is Your Estate ready?

While thinking about what will happen when you pass away isn't a pleasant activity, it's an important task to tackle.

Think of your planning as a gift to whoever you'll leave behind.

By making plans for your estate, you are taking that burden off your spouse, children, family members, or friends who may be handling your affairs.

There are some key things to make sure that you have thought through.

For example, do you have a Will established?

A Will can establish your wishes for who is to receive your property.

While having a will is beneficial, establishing beneficiaries on bank accounts, retirement accounts, investment accounts, insurance policies, your vehicle, or house can make things much easier for your beneficiaries.

Adding beneficiaries can eliminate the time-consuming process of probate court settling your Will.

If you have specific preferences on how your property is transferred to your heirs, you may want to have a trust established.

In addition to making plans, simplifying and consolidating your finances can help make a difficult time easier for your loved ones.

It would be much easier for them to have one or two financial institutions to contact than having to complete paperwork at 10 different companies all while they are grieving.

2. Do you have important documents in place?

There are many vital documents that you will need to have in place.

Preparing them in advance is helpful should a medical emergency arise.

Everyone should have a power of attorney (both medical and financial), living will, a will, and a trust (depending on your circumstances).

These documents can help determine who can make decisions for you, dictate your end-of-life preferences, and distribute your assets.

Once you have the documents, where are they kept, and can the relevant party find them if they are needed?

Many clients keep important documents in a safe at their home or in a safe deposit box.

The main question is, does your spouse, power of attorney, executor, or trusted contact know where to find them?

Or do they have access to them?

If you have your documents in a safe deposit box, but you're the only one who has access, what happens if you're hospitalized?

We always offer our clients the option to keep originals or copies of important documents should an emergency arise, making access is simple.

Just tell your trusted contact to get in touch with ElderAdo Financial.

We'll get them the documents needed and help them navigate the situation.

3. Do you have a decision maker in place?

Sometimes your life circumstances can change suddenly and without warning. One day you are able to manage everything with ease.

The next, you may be hospitalized, in a coma, or just find managing things more difficult than before.

Have you thought through who you trust to make decisions for you in the event that you're not capable?

If so, have you informed and received approval from this person?

Have you shared your preferences/wishes and where vital documents are located?

Whether change comes on slowly, such as dementia, or arises suddenly, like hospitalization after an accident, having a trusted decision maker in place is key.

There are three main areas of your life that you will need covered if you are in a position where you're unable to make decisions.

The first is medical decisions.

Having someone who can help to make medical decisions for you in conjunction with advice from doctors and directives in your living will is a necessity if you are incapable of making decisions.

The second is financial decisions.

Having someone to make sure your bills are paid, watch over your bank/investment accounts, and communicate with your key relationships is vital.

Lastly, you will need to designate an executor or personal representative to distribute your assets according to your will and to handle your affairs when you pass away.

If you don't think through who you can trust to make decisions for you, then the courts will decide who is appropriate to make your decisions about your estate.

And let's be honest, you will elect a better decision maker than the court.

4. How are you going to pay life's emergencies?

Knowing what your medical coverage will cover and what they won't is an important thing to be aware of when going through a medical emergency.

Having this knowledge can alleviate the stress of not knowing how much you will be liable for.

If you are over the age of 65, you are likely covered under Medicare.

Generally, under *Part A* inpatient hospital care, hospice care, and home health care are covered for a number of days.

If you have *Medicare Part B*, ambulance services, durable medical equipment, and preventative services are typically covered.

If you have elected *Part D*, then some of your prescription drug costs will be covered.

If you have *Part C* or a Medigap supplement, more of your costs can be covered.

Because costs and coverage under Medicare is constantly fluctuating, it's best to consult your Medicare insurance representative for specific guidance on the amount of coverage.

If you are not covered under Medicare, do you have medical coverage through an employer, the marketplace, a health sharing option, medicaid, FSA, HSA or some other coverage?

Each of these will have differing levels of coverage.

To be informed about your coverage there are some costs that you should be aware of: your monthly premium (or cost of insurance)...your deductible (how much you have to spend before your insurance company kicks in)...copayments/coinsurance (how much you have to pay each time you go to the doctor after your deductible)...and what your out-of-pocket maximum is.

Having the appropriate coverage can help alleviate stress of high medical costs.

5. What does the care plan look like?

After the shock of the emergency has worn off, what is the plan for care once you are out of the hospital?

Do you need long term care, assisted living, physical therapy, or in-home nursing?

Because there are so many options, it's best to consider where you will be able to recover the best.

Many find it easier to rest and recover in their home because it's a comforting place.

If you are planning to head home, it's important to make sure that you will be able to get the proper level of care so you can recover.

Also, if you plan to have your spouse assist you, are they able to help with all that you need?

If you do need to recover in a facility, it's important to know that Medicare will not typically pay for long-term care costs if you need to stay in an assisted living facility or nursing home for a prolonged stay.

These facilities can be incredibly expensive and can quickly deplete your next egg, leaving your spouse with no savings.

Having long-term care insurance can help cover some of these expenses and can protect your spouse from going broke.

Long-term care insurance may also cover in-home nursing care if you are able to stay in your own home.

Having a plan for your care and how you will pay for that care is vital when it comes to recovering from a medical emergency.

6. Do you have plans in place for your spouse's care?

If your spouse has a medical emergency are you prepared to be their care-taker?

Depending on the circumstance, this could be a full-time responsibility.

If you are currently working, do you need to maintain an income stream?

Is your job able to allow you with a flexible schedule or will they provide other kinds of benefits?

Care-taking can also take a physical and emotional toll.

Are you prepared for this and do you have an adequate support system to help you through this time?

Sometimes becoming the full time caretaker just doesn't make sense for a number of reasons and that's okay.

If you are not able or do not plan on being a care-taker, who will help?

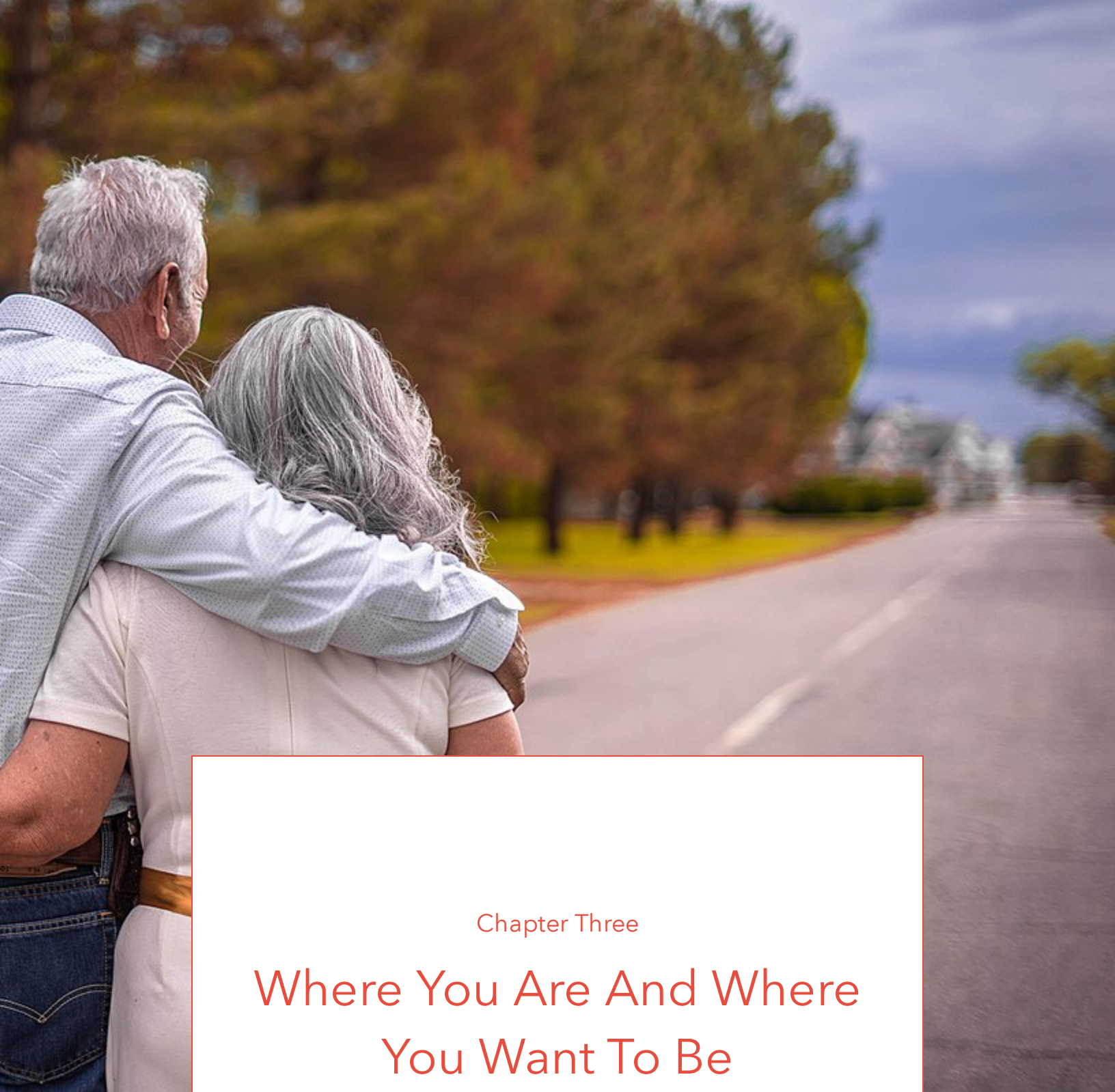
Do you have a friend or another family member, such as a child, that has the ability to care for your spouse?

If not, will you be paying for in-home nursing care or simply someone to help your spouse a few hours a week?

Depending on the circumstances your insurance may cover the costs of in-home nursing or caretaking.

This option is generally the more expensive route, but can be well worth it if you are not able/capable.

Having a plan of care for your spouse can alleviate some of the stress during the stressful time following a medical emergency.



Chapter Three

Where You Are And Where You Want To Be

A Financial Checkup

Planning For A Comfortable Future

Jason and Carrie took the time with their advisor to create a plan based on the realities of where they are today and where they'd like to be regardless of the final diagnosis.

Thinking about the future is hard when there are so many uncertainties. The goal is to plan as best as possible, since having no plan is a guarantee for stress.

1. How much income do you need to comfortably live on?

In order to assess where you are financially, it's important to first see what your needs and goals are.

Think through how much you spend every month and what are you spending on?

Compile a list of your spending in key categories such as housing, utilities, transportation, groceries, insurance, charitable giving, etc.

If you've never really looked at your spending habits there are a few easy ways to do this.

The simplest could be pulling up your bank statements and credit card statements since that is typically where all of your money flows into and out of.

If that is daunting for you, try downloading an account aggregation tool like Mint, Every Dollar, Yodlee, Quicken, etc.

These tools allow you to link your financial accounts and have the ability to categorize your spending habits so you can easily see how much a month you typically spend on groceries and life expenses.

After completing this, you should be able to see your estimated monthly expenses and therefore how much income you will need to cover these expenses.

Keep in mind that your expenses may change after a medical issue.

They may decrease if you were spending travel and outdoor experiences.

Or expenses may increase if you now have medical bills, the need for additional care, and new medical equipment.

2. When do you need the money?

After reviewing how much income you need to live on, it's important to consider when you will need to access your money and where it is the most prudent to pull your money from.

Do you have a rainy day fund? I

n case an emergency comes up its wise to have 3-6 months of cash easily accessible in a credit union or bank account.

Having your emergency fund in cash allows you to more easily access the money without worry of tax implications or market conditions.

Having a plan for when you will need the money helps determine how it should be invested.

If you will not need the money for a long time you can afford to take more risk and have chances for a greater return.

On the flip side, if you are planning to use the money in the near future (within 5 years), it's best to keep the investments very conservative so that you don't go to use your money and find out that your investments have decreased in value.

A financial advisor can partner with you to review your goals and life circumstances to determine when you will need to access the money.

When will you need to pull money from your nest egg for a big expense or just to supplement your income?

Where is best to pull it from? If you are in retirement and planning to use funds from a retirement account, there are some considerations to be aware of.

Pulling money out of your retirement accounts can count as income for the IRS, which could cause an increase in the tax bracket, increase in healthcare premiums, and the loss of tax credits/deductions.

Another consideration is your age and stage of retirement. Are you 59 ½?

If you are under 59 ½ there's a good chance that the money you pull out of your retirement account may be subject to an early withdrawal penalty of 10%.

This penalty is in addition to the amount of tax due on the distribution.

If you can avoid paying unnecessary taxes, you will be able to keep more of your hard-earned money.

If the plan is to pull funds from a taxable account such as a brokerage account or non-qualified annuity you will need to be aware of the potential taxes due.

In these types of accounts you will be taxed on the amount of gains you have made.

There are many strategies when it comes to taking money out of these taxable accounts and a financial advisor can help you navigate this.

Enjoy the wealth you worked so hard to accumulate, don't let it all get eaten up by taxes.

3. Where is all the money?

When doing a financial check-up it's important to review what assets you have at your disposal.

There are liquid assets (ones that the value is easy to access if you need) such as bank accounts, savings accounts, cash, etc.

Then there are assets that are fairly liquid and not difficult to cash out if you need.

However, these shouldn't be the second line of defense if an emergency arises once the liquid assets are depleted.

These are your retirement plans, investment accounts, bonds, CDs, insurance policies with a cash value, and precious metals.

Finally, there are assets that are considered illiquid because they are difficult and time-consuming to get money from if you need it in an emergency.

These would be your home, other properties, land, antiques, jewelry, or collectibles.

With all of these types of assets it will be critical to have a list of them all and where they are located.

This list is especially vital so that if something were to happen to you, your spouse or beneficiaries would know where they located and whom to contact.

It's also important to talk through your liabilities (how much you owe).

This could include your mortgage, home equity line of credit, credit card debt, student loans, car loans, personal loans, etc.

Make a list of your debts, the amounts owed, monthly payment, and interest rates for each outstanding item.

This can help your financial advisor determine the best way to pay off the debts as a part of your financial plan.

Additionally, having this information listed can help your decision maker to keep your payments current if you are unable to do so.

Knowing where your assets are and liabilities are can help determine what your overall net worth is.

This information can help your financial advisor create a comprehensive plan for a smart strategy in retirement.

4. What's your plan for the money?

Having a plan and goals for your finances is vital for success.

When you think of your future, is your current strategy leading to where you want to be?

If not, what areas are lacking?

A financial advisor can help direct your strategy to get you where you want to be. Additionally, how long will you need the money to last?

This will depend on your life circumstances, family health history, the nature of any medical emergencies, and many more factors.

If you have a part of the money invested, how long will it be invested before you will need to start withdrawing from the account?

When it comes to planning for your money it's also important to consider an effective tax mitigation strategy.

No one wants to pay extra taxes that are unnecessary, so having the advice of a financial advisor can help formulate plans and take actions to minimize your taxes.

Finally, do you have a plan for what happens to your money when you pass away?

A financial advisor in partnership with an attorney can help you determine the best way to transition your wealth to your spouse, kids, grandkids, or charity.

If you don't have written instructions it's important to get them as soon as possible since no one knows how long they will be here on earth.

Having a plan for your money and a partnership with an advisor can make your financial future simpler, easy to manage, and organized.

Then you can enjoy your wealth without being fearful that you will run out of money.



Chapter Four

What To Do Next

Finding Support
When You Need It Most

What To Look For When You Need Help

Here's what a trusted financial advisor who has your best interest in mind would do.

Get To Know You

First, the advisor would get to know your immediate situation, because one-size-fits-all game plans just don't cut it.

Everyone has their own unique circumstances that require a customized financial plan designed to meet their needs.

Maybe you recently learned of a shocking medical diagnosis, received a large inheritance, or are caring for your aging parents.

During the initial conversation an advisor should want to know about your situation so that they can determine the best way to help you.

With the complex world that we live in, finances are intertwined with many other areas of life and it's vital to have a grasp on the situation.

Having an advisor who fully understands your circumstances will be well positioned to help you navigate medical emergencies and your finances.

Ask Key Questions

Next the financial advisor would dive into your most important questions or concerns.

The question that our advisors first ask is "What's on your mind?"

Or how can I help you?"

By starting off with this, we can be sure to address those topics that keep you up worrying all night.

Maybe you're wondering who will take care of your spouse after you're not able to.

Or potentially you're concerned about having enough money/income if you're no longer able to work.

Finances and money are some of the biggest stressors in our nation.

Some questions may have quick answers, but some may require a bit more digging, information, and analysis.

Deep Dive Into What Matters Most

Once your initial concerns are addressed, a financial advisor will start to map out a game plan for you.

They will do a deep dive into your financial situation and goals by asking questions to gain full understanding of your circumstances.

Sometimes the biggest risks in your life may be ones that you're not aware of.

It's a financial advisor's job to uncover those risks and provide you with tools to mitigate them.

For example, you may discover that you are missing vital insurance coverage or that your investments are too risky for your life circumstances.

If you have statements, insurance policy information, estate planning documents that you would like insight on, bring those to the meeting.

You may receive immediate recommendations, some thought-provoking questions to think through.

Or there may need to be a more thorough analysis/review of the documents.

Share With You Helpful Resources

Your financial advisor may provide you with resources to take home for review or may simply provide recommendations for you to think through.

These resources can take many forms.

It may be a checklist, a questionnaire, an informational page, websites to visit, a book to read, etc.

Whichever form it takes, the goal is for you to have some resource to take away from the meeting.

Some resources may help you think through your goals and preferences for some of the questions in Chapter 2.

Others may simply provide you with a quick reference for a particular topic.

Whatever resource your financial planner provides, the goal is to help you get closer to the peace of mind you want about your financial future.

Review Your Gameplan

Once you've had a chance to think over the initial recommendations and the resources, it's important to get a handle on the situation.

The financial advisor will review the game plan during a follow-up discussion with you.

Be sure to bring any questions that have come up since the first meeting.

If you asked questions that required additional research/analysis from the financial planner, this will be the time to discuss their findings and recommendations.

Getting advice from a financial planner who understands your situation can be life changing.

A major goal of the recommendations should be to make your financial future simpler, easy, and organized without feeling overwhelmed.

Proactively Reviews Your Financial Status

A fiduciary advisor should also conduct an objective review of your current investments in relation to your goals and the medical emergency.

This review would include an analysis of your current investment returns, asset allocation, risk level, fees, etc.

Then the advisor will compare the current status of the investments to their proposed recommendations.

Having a third party opinion can be a huge relief to those who spent years struggling to manage their investments on their own, never really knowing what the best way to structure them.

It can be a huge relief, knowing that you are listening to advice from an expert in the field and that you are not responsible for keeping up with the ever changing investment world.

Better yet, your spouse doesn't have to worry about learning the world of investments to manage everything if you're not able to.

Executes The Plan And Takes Care Of The Details

Now that you have a plan, it's time for hands-on guidance to get you closer towards meeting your goals.

Your financial advisor should give you step-by-step directions to implement each recommendation.

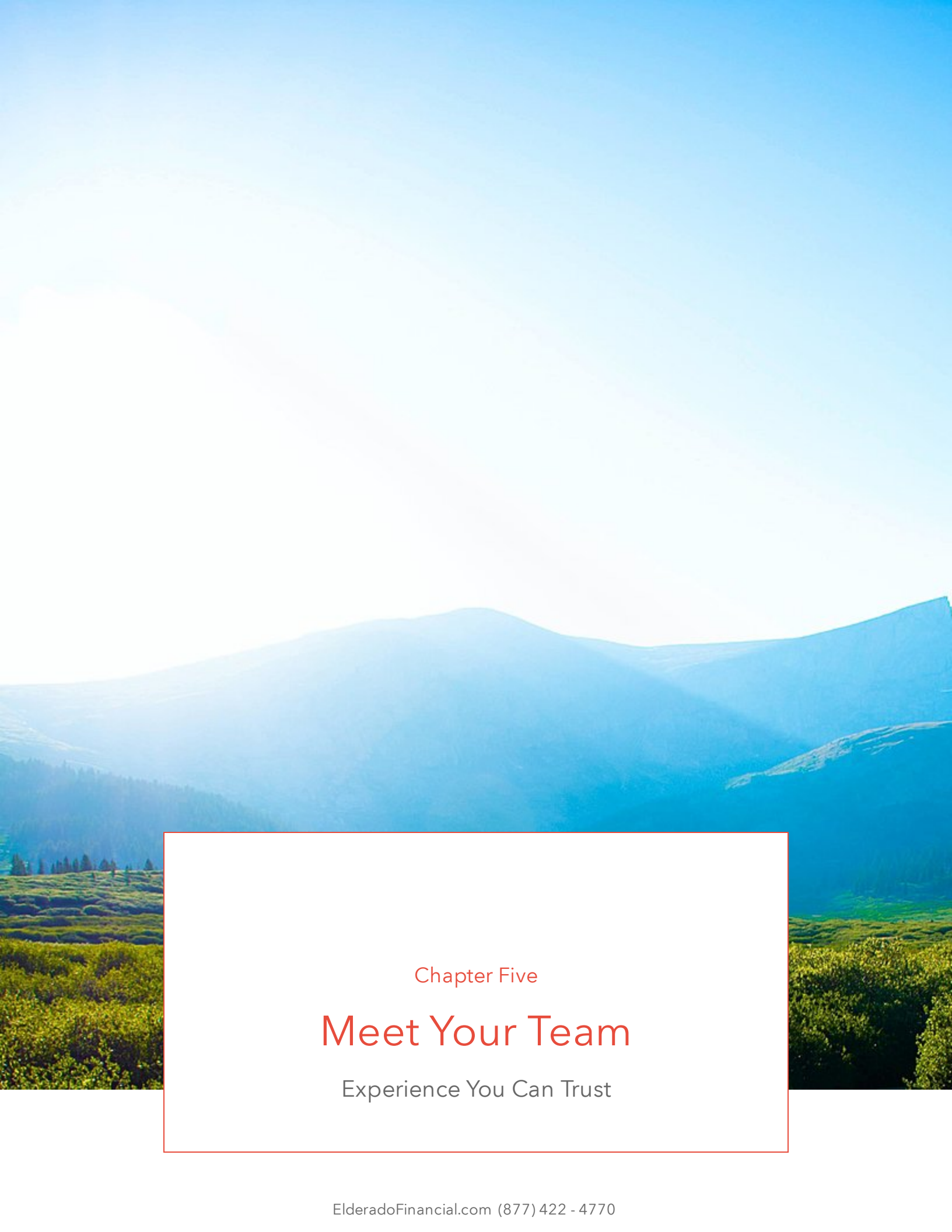
It's possible to be secure in your financial future without having to manage all the details.

For example, if you don't have a will or other important estate planning documents in place your advisor can help you find a good attorney to help you get these documents.

If you need someone to help you prepare your taxes, a financial planner can help you find a good accountant to assist.

When it comes to investments, your advisor will be able to manage the accounts for you, ensure your account is properly allocated, and make sure that you meet important IRS deadlines.

With a plan in place, you can rest assured with peace of mind, knowing that you and your spouse are prepared for whatever life throws at you. When you are secure in your plans and have supportive allies on your side, it's easier to enjoy life.



Chapter Five

Meet Your Team

Experience You Can Trust

Here's What Expertise Looks Like

While some financial advisors work independently, having a team of experts to support you can have huge benefits.

First of all, the entire team gets to know your situation so that you're not stuck re-explaining your circumstances every time you call in or meet with an advisor.

Then if an advisor is unavailable or on vacation, you don't have to be caught waiting for them to get back to you because someone on the team will be able to assist you.

The experience would be vastly different from an advisor who works alone since you would be stuck waiting for an answer until your advisor was back in the office.

Most importantly, a team of advisors would have experiences and expertise in a wide variety of areas, so clients can benefit from the subject matter expert depending on the situation.

The team of advisors at ElderAdo Financial has over 80 years of combined experience in the financial industry.

Learn more about the members of our team and how we serve you...

JIM ELDER FOUNDER & FINANCIAL ADVISOR

Jim founded ElderAdo Financial as a fee-only financial advising firm in 1998 after working at another finance company for a number of years.

He is passionate about ElderAdo being a fiduciary because he saw first hand how detrimental biased investment recommendations from commissioned representatives could be.

Mr. Elder advises on estate planning, tax planning, asset protection, real estate, and strategies for managing a family's wealth.

He authored a book titled WealthCare, that provides practical information and solutions for today's complex financial world.

He was editor of a periodic publication titled "Dollars and Sense" and founded the "Financial Health Fair", a 501(c)3 Colorado Non-Profit Organization to educate the Denver, Colorado community on financial principles.

Along with his wife Janet, Jim hosted the financial portion of the television program "Living for Tomorrow" on the Daystar Network, 1995 - 1998.

JAIMEE CARNES CERTIFIED FINANCIAL PLANNER® & FINANCIAL ADVISOR

Jaimee is the Certified Financial Planner® at ElderAdo Financial who grew up learning about money management and investing.

She enjoys meeting clients and creating plans to help them achieve their financial goals. Carnes creates comprehensive financial plans to provide clients a path to financial success.

The plans are unique to each family, but focus on helping clients feel comfortable in transitioning into retirement, having the appropriate risk level for investments, minimizing tax liability, reviewing for adequate insurance coverage, and ensuring that clients have a proper estate plan established.

As a fiduciary, she educates and guides clients through the recommendations to help them be good stewards of their wealth.

She uses her financial industry experience from her tenure at Vanguard Investments to help clients.

In the evenings, she and her husband, Daniel, facilitate a Financial Peace University Course in the evenings to teach others the basics of financial success since her passion is to help others.

DANIEL CARNES INVESTMENT ANALYST & INVESTMENT ADVISOR

Daniel Carnes is the investment analyst and financial planner at ElderAdo.

He is enthusiastic about market trends, investment analysis, and digital assets (aka cryptocurrencies).

At ElderAdo Financial, he researches potential investments and leads investment committee meetings to determine what best meets our clients' needs.

He frequently helps clients to review their investments to ensure that they are allocated properly and that unnecessary risk is reduced.

Additionally, Daniel reviews clients outside retirement accounts and provides recommendations on how best to adjust the investment allocations.

Daniel obtained his Registered Investment Advisor Digital Asset Counsel (RIADAC) Certificate in Blockchain and Digital Assets in 2021 and is excited to help clients discover if this new investment vehicle is a right fit for their portfolio.

He brings investment industry experience from being a broker on the advanced trading desk at Charles Schwab.

In his free time, Daniel speaks about finances and digital assets at numerous events/talk shows and facilitates a Financial Peace University Course.

JANET ELDER INVESTMENT MANAGER

Janet has been with ElderAdo Financial since its founding. She specializes in managing, monitoring, and rebalancing client investment portfolios.

By managing investments she is able to relieve the stress and burden of this task that clients would otherwise need to carry.

Monitoring and rebalancing investments helps to reduce risks for our clients.

She is a key member on the investment research team and provides her expertise in the recommendation of securities, exchange traded funds, bonds, and mutual funds.

Mrs. Elder constructs portfolios that match the client's needs and risk tolerance.

Janet completed the coursework for the Certified Senior Advisor Designation to better serve our senior clients.

Rest assured that our fiduciary advisors are here to serve your best interests.

We invite you to have a conversation with us before it's too late or before you get too overwhelmed with life's unexpected emergencies.

Take The First Step

Your future is important.



We've made it easy for you to get the support you need to move forward.

Reach out to us to set up a time to talk and explore the possibilities.

Phone - 970-249-9900

Email - info@elderadofinancial.com

Schedule An Appointment - Elderadofinancial.com

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What To Do When A Medical Emergency Disrupts Your Life (And Money)

Discover what to do, where to get the support you need, and find the courage to focus on what's truly important.