

MICHIGAN WEALTH GUIDE

BETCHER FINANCIAL GROUP

Nationally Recognized Financial Leader Emphasizes Risk Management



BETCHER FINANCIAL

For the second consecutive year, Joe Betcher, RFC earned the prestigious Line Leader Award from Ohio National Financial Services, one of the nation's most highly rated insurance companies. The award is the latest in an impressive list of accomplishments for the founder and president of Betcher Financial Group in Sterling Heights, Michigan. The 20-year veteran of the financial services industry is a lifetime member of the Million Dollar Round Table and a qualifier in MDRT's Top of the Table, the highest ranking a member can achieve.

Betcher gives much of the credit for professional success to his clients. "As we've kept our promises over two decades, they've been very loyal to us. As a matter of fact, most of our growth is due to referrals clients make to their family members and friends. Many are second-generation clients."

As an independent advisory, Betcher Financial Group is free to adopt a no-pressure, client-centric business model. Recommendations are based solely on the best interest of clients with no conflict of interest.

The team emphasizes educating and empowering clients to make their own decisions. Selling just isn't in their vocabulary "We enjoy speaking candidly with people about problems of real life. We don't pull out colorful pie charts, graphs and confusing industry jargon. Instead, we communicate ideas so they are clearly understood and our clients are confident with their plans," says Betcher.

Independent agency of



**Ohio National
Financial Services®**

"BECAUSE WE ARE TRULY INDEPENDENT, WE HAVE THE LUXURY OF OFFERING CLIENTS ANY OF THE VERY BEST PRODUCTS IN THE MARKET. WE REPRESENT PREMIER INSURERS WHO HAVE PROVEN TO US TIME AND AGAIN THAT THEY WILL STAND BY THEIR PROMISES."

Certainty in Uncertain Times

Betcher Financial Group is a rarity in the industry. Unlike typical financial advisors who primarily look at securities, the Betcher team serves as a single source for a wide range of financial services including retirement planning, investments, estate planning, tax planning, and asset protection.

They place a heavy emphasis on managing risk. "Investing in the stock market will continue to be a part of most people's retirement plan, but it is often risky. Changes in the tax rate can't be predicted. Health will probably decline with age," explains Betcher. "Since no one can control the market, tax laws or health, we must control our strategies."

The Group's philosophy is to protect investors from the volatility of the market, create reliable, guaranteed income throughout retirement, and help investors keep more of what they earn by reducing their tax burden. They tailor a customized plan for each client utilizing sophisticated risk management strategies such as life insurance, annuities, tax-favored retirement funding, income and wealth replacement tactics.

"Because we are truly independent, we have the luxury of offering clients any of the very best products in the market. We represent premier insurers who have proven to us time and again that they will stand by their promises," adds Betcher. "Lifelong and multi-generational relationships like the ones we have can only be built on trust."

Betcher Financial Group

2900 Hall Road, Suite 300

Sterling Heights, MI 48313

586.726.8866 | betcherfg.com