



faith . discipline . patience

On Thursday we celebrate all the veterans among us. Without their service and willingness to sacrifice for all of us we would not be able to live the free lives we live.

Which made me wonder: who are the financial veterans to whom I owe a debt of gratitude?

In elementary school my mother took me to the bank and opened a savings account. I got my own book and for each deposit I got a stamp added in the book. Under the stamp the teller would write in the new account balance.

It grew!

Later, my grandfather introduced me to interest rates. He couldn't get over CDs paying sixteen percent. (I know, I'm dating myself.) My account grew sixteen cents on each dollar in just one year without me adding any money.

It grew by itself!

Later, my parents encouraged me to buy stocks. I followed the share prices in the paper every day and certainly getting sucked into the game of it.

Later, my wife, my business partners, and colleagues all helped me towards financial freedom.

Who taught you about finances? Who protected you from making mistakes? Or maybe they were there to help you learn from your mistakes.

And who, now or one day, will look to you as a financial veteran whose financial freedom was made possible in part by your contribution?

No one can claim full credit for their wealth and success. There's always a third grade teacher or a grandparent who guided us.

Let's not take our everyday freedoms for granted. This Thursday, pause to thank the military veterans all around us.

Thank you.

Jorgen Vik, CFP®
CERTIFIED FINANCIAL PLANNER™
Partner
SKV Group, LLC

Wells Fargo Advisors Financial Network did not assist in the preparation of this report, and its accuracy and completeness are not guaranteed. The opinions expressed in this report are those of the author(s) and are not necessarily those of Wells Fargo Advisor Financial Network or its affiliates. The material has been prepared or is distributed solely for information purposes and is not a solicitation or an offer to buy any security or instrument or to participate in any trading strategy.

Insurance products are offered through nonbank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies.

SKV Group, LLC is not a legal or tax advisor. Be sure to consult your own tax advisor and investment professional before taking any action that may involve tax consequences.

Asset allocation and diversification are investment methods used to help manage risk. They do not guarantee investment returns or eliminate risk of loss including in a declining market.

1405 Rolkin Ct., Suite 202
Charlottesville, VA 22911
toll free 844.391.3610
tel 434.328.8040
fax 434.234.3789
www.skvgrp.net



faith . discipline . patience

This information is hypothetical and is provided for informational purposes only. It is not intended to represent any specific return, yield, or investment, nor is it indicative of future results.

1405 Rolkin Ct., Suite 202
Charlottesville, VA 22911
toll free 844.391.3610
tel 434.328.8040
fax 434.234.3789
www.skvgrp.net

Investment Products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN). Member SIPC, SKV Group is a separate entity from WFAFN.