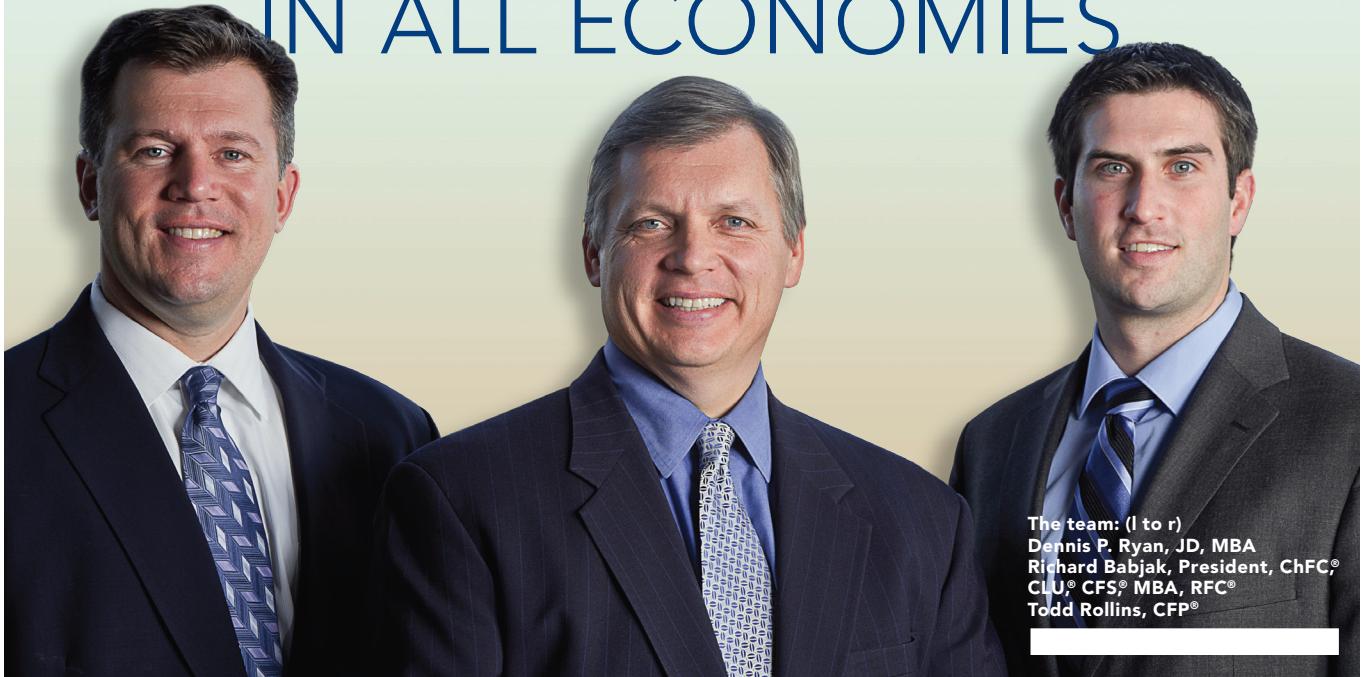


HELPING PROTECT YOUR ASSETS... IN ALL ECONOMIES



The team: (l to r)
Dennis P. Ryan, JD, MBA
Richard Babjak, President, ChFC®,
CLU®, CFS®, MBA, RFC®
Todd Rollins, CFP®

Photo by Vellum Media

Even when the market looks bleak, this team can help keep your future looking bright.

Today's economic climate continues to be chilly, but the seasoned experts at World Equity Group (WEG) have reason to remain optimistic about their clients' futures. The team's comprehensive risk management approach, while not guaranteed, is one that intelligently and strategically seeks to protect and preserve clients' hard-earned assets.

Because the team's clientele consists predominantly of retirees and pre-retirees, "we're more concerned with helping our clients protect their assets on the downside than gaining every ounce on the upside," says owner Richard Babjak. "Older populations don't have time to recoup from a major downturn, so tactical risk management is essential.

"A lot of people out there still haven't recovered from 2008, but we've helped our clients maintain their long-term focus."

Unique Advantages

As an independent firm that isn't confined by proprietary products, WEG has the flexibility to research the market and hand-pick products that they believe are best for their clients.

Babjak's dual role as both an investment advisor and president of the WEG broker-dealer division has a distinct advantage: "Most advisors choose from a list of products their broker-dealer has selected for them, but I actually have input into that list. I'm on the frontlines just like other advisors, so I have the insight to structure solutions that

are in tune with what we believe advisors and investors are really looking for."

The team's varied experience and impressive credentials are additional advantages. "In this secular bear market, experience is very important," says Babjak. "Some people still want to invest like they did in the '80s and '90s, but you have to adapt to today's market."

Communication is Key

Given their clients' focus on post-retirement dreams, the team knows that trustworthy, long-term investor/advisor relationships—and not snap product sales—are crucial to success.

"We analyze individual situations and recommend a comprehensive plan that can help increase and preserve income while seeking to protect it against down markets," says Babjak, adding that the team is highly responsive and accessible.

Regular communication includes quarterly reports, newsletters, events and seminars—presented in a language that clients can understand.

Be Educated

World Equity Group offers informational classes for investors at various community locations. Call **847-342-1700** for a class schedule.

World Equity Group is located at 1650 N. Arlington Heights Rd., Suite 100, in Arlington Heights, IL. Call **847-342-1700** or visit worldequitygroup.com for more information.

Securities and advisory services are offered through World Equity Group, Inc. member FINRA/SIPC, a broker-dealer and registered Investment Advisor.