

**Traditional Values. Common Sense.
Good Stewardship.**

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Lorence & Vander Zwart

You might see them walking down the street or at the local coffee shop. Because Jim Lorence and Ryan Vander Zwart, partners at the financial planning firm of Lorence & Vander Zwart, live right here in Western Michigan. There's no corporate office in New York; no memos coming from across the country, dictating the future of the firm and its clients.

"We have the experience to be good stewards of our clients' assets, and we're confident in our abilities to help them weather the storms of life."

— Jim Lorence

"We live here and we share the same traditional values of others who live here," says Lorence. "For many people, that equates to a greater level of comfort in doing business with us. They recognize that we're just like them, and they trust that we'll take the same care with their investments as we do with our own."

Founded in 1960 by Lorence's father, Lorence & Vander Zwart provides comprehensive wealth management services primarily to West Michigan residents, many of whom are owners of closely held businesses.



Ryan Vander Zwart and Jim Lorence



As the firm has grown it has also added a registered investment advisory arm to complement its financial planning services, reducing its dependency on outside, third-party money management. "It gives us more control over what's taking place with our clients' investments. It made sense for us to bring it under our umbrella of services," says Vander Zwart.

A History of Success

In fact, doing what makes sense is a hallmark of the firm's business. For instance, Lorence & Vander Zwart repeatedly advises its clients to be prepared for any eventuality, advice it makes every effort to follow itself. "It is our responsibility to be just as prepared as we'd like our clients to be," he says. "Our succession plan is firmly in place. We have long-term, experienced personnel with very low turnover. This firm is in good shape for the future, whatever it holds."

But whatever it holds, chances are the firm has already seen it and weathered it. Since being founded in the early sixties, the firm and its clients have managed a plethora of financial market shake-ups including the Cuban Missile Crisis, the assassination of President John F. Kennedy, the Vietnam War, Watergate, Y2K, 9/11 and the 2008 global meltdown, among others. "We've

seen pretty much everything," Lorence says. "And that kind of perspective gives us the experience to handle whatever unforeseen crisis will hit the financial markets next. We recommend prudent, long-term decisions, even when current events are pushing clients toward decisions driven by fear."

"When there are shake-ups in the market, our phones do not ring off the hook. Our proactive approach to client communication serves as a continual reminder to use common sense," Lorence says. "The current crisis won't last forever, and our planning process means the steps are already in place to get them through it. We have the experience to be good stewards of our clients' assets, and we're confident in our abilities to help them weather the storms of life."

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