

About Me

Lena is a graduate of Walsh College where she earned a Master of Science in Finance in 2009. Prior to graduation Lena began working in the Financial Services Industry in 2008, where she attained FINRA Series 7, 63, 66 registration as well as her Life and Health, Variable Life, and Variable Annuities licenses.

Becoming a Financial Advisor has followed a circuitous path. She migrated originally to Ohio from Virginia, where she became the wife of a military officer, lived in six U.S. States and also Seoul, Korea. After Military life, she became a full-time mother and a corporate wife to a Bank CEO. Twenty-two years later her life changed dramatically as she continued to raise her two sons, manage a household, return to university life to pursue a Master of Education, and teach Grades K-8 in the Toledo Public School System.

This was the “Jumping Off” point of her journey to becoming a Financial Advisor and achieving her own hard-won financial independence. There were three steps for her:

- 1 Seek the guidance of a Financial Professional
- 2 Prepare for an income-producing career
- 3 Seek full-time employment

All three steps were accomplished while raising and educating two teenage sons, however, the step that offered the greatest sense of security was knowing that her finances were in good order. Lena has a senior’s perspective of financial service. She seeks to lead by example in helping her clients to design a comprehensive strategy for retirement based on their current lifestyle, and simultaneously mitigating those risks that might Interfere with maintaining that strategy throughout retirement years. As a trusted financial professional, she listens carefully, reduces anxiety, and helps clients understand all of their financial options.

In addition to becoming a Financial Professional, Lena is committed to her community. Upon moving to the Detroit area in 1997, she acquired the knowledge of the long history and the culture and has continuously given back to maintain the future of her new home. She currently sits on three committees at Grosse Pointe Park City Hall, Grosse Pointe Memorial Church, Grosse Pointe Sunrise Rotary, and the Junior League of Detroit.

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SECURIAN FINANCIAL ADVISORS
OF THE GREAT LAKES



Lena Carlile
Financial Advisor

FINANCIAL SERVICES FOR
LIFE'S EVERYDAY MOMENTS

Meet Lena Carlile - What I do

I assist retiring clients in managing their hard-earned assets in an organized and efficient manner to help them reach their goals and achieve the retirement they have always wanted.

My Process

- 1 Take the time to listen and understand my clients' needs and concerns in retirement. It is extremely important to understand my client's desired lifestyle during retirement.
- 2 Discuss available retirement assets.
- 3 Define risk tolerance, time horizon, and personal investment experience.
- 4 Working together we build a plan that is customized to my client's needs.

Referral Based Business

I believe that asking a happy client for the name of a family member, friend or acquaintance that might be interested in organizing and simplifying the financial aspect of their life puts me in contact with similar people who I can help and have a successful working relationship with. Many times people feel more comfortable working with a referral.

Before any names are shared, though, I wish to list the steps that I use when you do share names and addresses and phone numbers:

- 1 Mail a brochure and business card to them saying you have shared their name.
- 2 A few days later I follow up with a phone call.
- 3 Some folks want to wait until later. Either way works.
- 4 The purpose of the initial meeting is not to make a sale but determine if my services could be beneficial.
- 5 If it is a good fit, call and say, "Thank you for the referral."

*Goal tracking over time only available with an ongoing financial plan.

**May also include fees for products purchased per recommendations in the financial plan.

Separate from the financial plan and an advisors' role as financial planner, an advisor may recommend the purchase of specific investment or insurance products or accounts. These product recommendations are not part of the financial plan and clients are under no obligation to follow them.

Lena Carlile is a Registered Representative and Investment Advisor Representative of Securian Financial Services, Inc.



How am I Compensated?

There are three ways that I work with my clients:

► Transactional

The client wants to be educated in the world of investments and insurance and wants an analysis performed of current investments, insurance and other financial services products based on time horizon, risk tolerance and investment objectives.

Annual Meetings

This service requires one meeting per year.

Compensation

Compensation is based on sales loads, commissions, and/or compensation based on purchase of insurance product(s).

► Investment Management

The client wants advice on an on-going basis when investing, which includes recommendations, actual purchase, and monitoring the performance of the investment.

Annual Meetings

This service requires two meetings annually.

Compensation

Compensation is an asset-based fee, and the amount can vary with services selected, account size, and clients' other needs.

► Comprehensive Fee Based Financial Planning

The client requests a comprehensive financial plan that defines his/her goals and provides strategies for pursuing those goals. Recommendations will be offered in the following areas:

- Financial Protection
- Current Financial Position
- Retirement
- Tax Management
- Wealth Transfer

Annual Meetings

Two to four meetings per year and perhaps more in the first year.

A comprehensive, individualized financial plan will be delivered to the client and will be monitored throughout the year and update you on progress toward achieving goals.*

Compensation

Compensation is a fixed or flat fee based on the complexity of the Plan.**

