



**CALLAHAN FINANCIAL**  
MANAGEMENT GROUP, LLC

**ROOTED IN VALUES.**  
Growth Focused. Life Centered.

With every interaction, our goal is simple—  
that you walk away informed, reassured, and empowered.

[www.callahanfinmgmt.wfadv.com](http://www.callahanfinmgmt.wfadv.com)

# Let's Start with an Introduction



AS AN INDEPENDENT FINANCIAL ADVISORY FIRM, we are free to focus on entirely what's best for you. Our team prioritizes your best interests by investing our time and resources to truly understand your vision. Through clear, objective guidance, we focus on pursuing what matters most to you.

Backed by a team of experienced professionals, we are committed to making the complex feel simple. This is why our process emphasizes education – we believe proper *guidance* and meaningful *insight* empowers our clients to make confident, informed decisions. Through thoughtful discussion, we create a personalized investment strategy tailored to your needs.

We are here to serve you with consistency and care. Your needs will always be our priority. We value open dialogue and are committed to delivering the personal attention and thoughtful guidance you deserve.

## **FORBES 2025 BEST-IN-STATE WEALTH MANAGEMENT TEAM**

We are pleased to announce that **Callahan Financial Management Group, LLC** was recognized as a Forbes 2025 Best-in-State Wealth Management Team. We sincerely appreciate the opportunity to serve our clients' wealth management needs along with the trust they place in us to help them pursue their short- and long-term investment goals.

### **Forbes Best-in-State Wealth Management Team: 2023, 2024, 2025**

2025 Forbes Best-In-State Wealth Advisors: Awarded April 2025; Data compiled by SHOOK Research LLC based on the time period from 6/30/23 - 6/30/24 (Source: Forbes.com)

*Scan to  
view award  
disclosures*



# Meet the Advisors...



**DAVE CALLAHAN**  
Principal and Financial Advisor  
937.432.9100  
dcallahan@wfafinet.com

As the founder of Callahan Financial Management Group, LLC, Dave has had the privilege of serving individuals, families, and institutions as a trusted advisor for more than 45 years. Throughout his career, he has

been deeply committed to helping clients achieve their financial goals. While he now works with a smaller number of clients, Dave remains actively engaged in guiding the firm's mission. His passion for the work hasn't waned — as he continues his own mission of caring for clients and supporting the CFMG team.



**COREY CALLAHAN, CFP®**  
Partner and Financial Advisor  
937.432.9100  
corey.callahan@wfafinet.com

Corey joined the practice in 2008 and has since been dedicated to serving individuals, families, and institutional clients. As a partner, he plays a key role in driving the growth and success of Callahan Financial Management

Group, with a major focus on team culture and client experience. He is passionate about helping clients build, manage, and preserve their wealth — and he believes strongly in the impact of education to support confident decision making. Corey's goal is for his clients to be able to enjoy life to the fullest, knowing their financial future is sheltered by a trusted partnership.



**KEITH WALESKOWSKI**  
Financial Advisor  
937.432.9100  
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Keith joined the practice in 2019 and is committed to helping clients navigate their investment plan with clarity and purpose. His primary areas of focus include retirement planning, investment management, and rollover

strategies. Keith also works with employer-sponsored retirement plans, offering guidance to both plan participants and plan sponsors. As an advisor, he is passionate about asset management and the preservation of wealth, aiming to support long-term financial assurance for the clients he serves.

*“Culture and Care – we believe this is the foundation for providing a successful client experience from day one. Culture drives how we work. Care defines how we treat our clients.”*

## The Heart of Our Practice...



**STACY LAMME**  
Operations Manager  
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**SARA GALLAGHER**  
Marketing Specialist  
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**JULIE HAYWOOD**  
Client Service Associate  
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# Who We Serve and What We Do



## Individuals and Families

Understanding Your Situation  
 Asset Accumulation Planning  
 Developing a Game Plan  
 Life Event Planning



## Second Half Planning/ Retirees (pre/post)

Retirement Investment Planning  
 Tax Efficient Income Strategies  
 Roth Conversion and RMD Strategies  
 Legacy and Estate Planning Strategies  
 Social Security and Medicare Planning



## Business Owners and Entrepreneurs

Wealth Diversification  
 Strategic Tax Planning  
 Retirement and Business Succession Planning  
 Legacy and Estate Planning Strategies



## 401k Retirement Plans

Understanding the 4 Key Roles  
 Plan Analysis  
 Maximizing Plan Efficiency  
 Continual Employee Education



## Financial Basics

Getting Started  
 Investments 101  
 Financial Management 101  
 Debt Management 101  
 Insurance Needs 101



## Liquidity, Income and Cash Flow Planning

Budget Analysis  
 Cash Flow Management  
 Line of Credit Management  
 Banking/ Lending Services through WF Affiliates



## Investment Planning and Tax Control

Life Event Planning  
 Tax Strategies  
 Education Planning  
 Coordination with Accountants/ CPAs  
 eMoney® Plan Design



## Personalized Investment Strategies

Preservation, Liquidity, Income, Growth, Tax Advantaged Strategies  
 Indexed and Managed Equity and Fixed Income Strategies  
 Separately Managed Strategies  
 Income Generating Strategies  
 Alternative Investment Strategies



## Asset Protection

Insurance Needs  
 Insurance Policy Review  
 Long Term Care Solutions  
 Estate Tax Protection



## Wealth Transfer and Legacy Planning

Estate Planning Strategies  
 Annual and Lifetime Gifting Strategies  
 Trust Account Services  
 Coordination with Estate Planners



## Charitable Giving

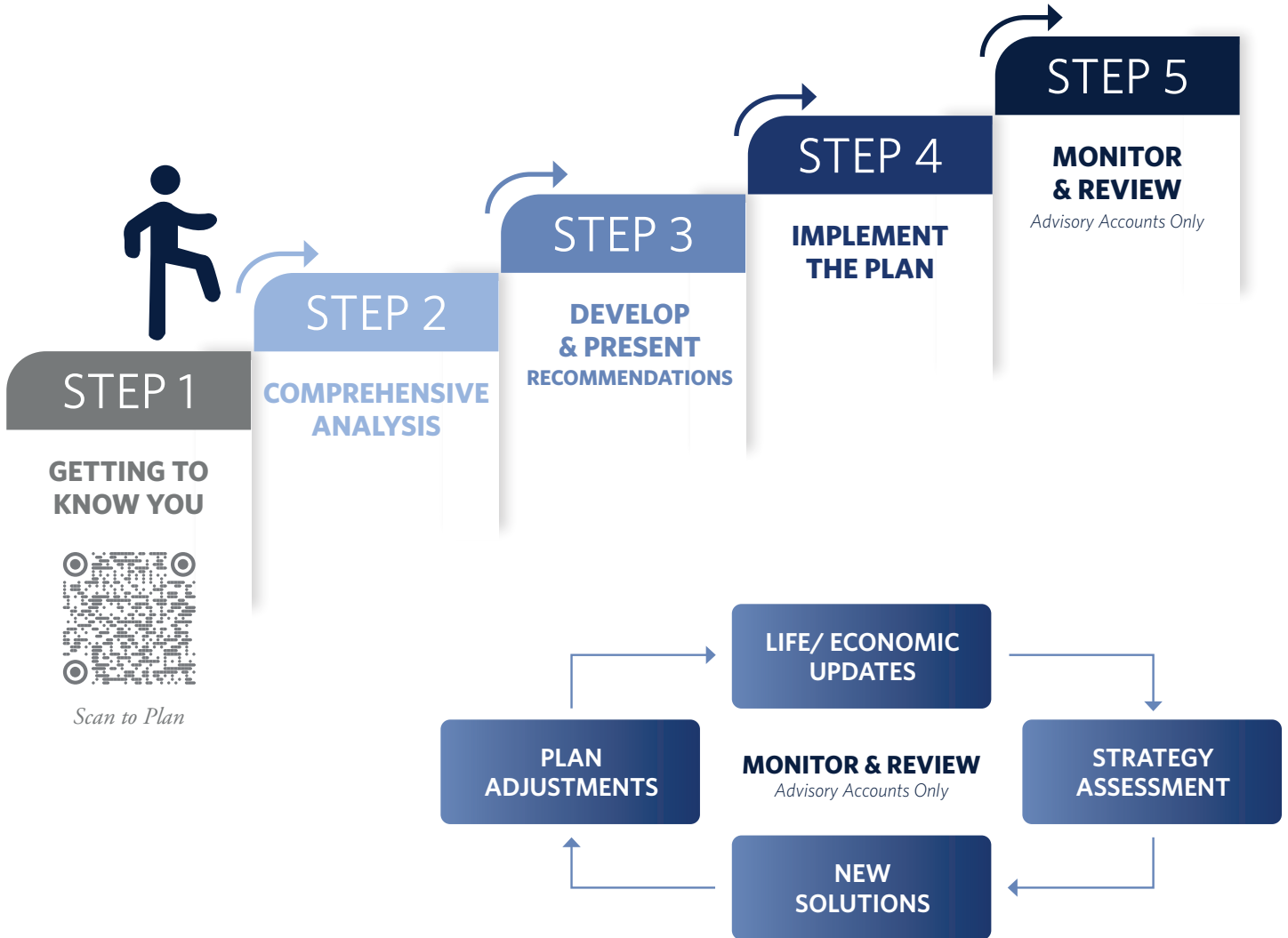
Gifting Strategies  
 Donor-Advised Funds  
\*Disclosures on last page  
 Qualified Charitable Distributions  
 Charitable Trusts



We value collaboration and, when appropriate, work directly with your CPA and attorney to ensure every aspect of your financial life is aligned. If you don't already have trusted professionals in place, we're happy to connect you with experienced partners we know and trust.

# Our Process

We navigate a **FIVE-STEP PROCESS** designed to help you achieve both financial and personal success. It is here that we uncover your purpose. This is about you — a process committed to your best interests, supported by proven strategies.



## Enhancing Your Experience Through an Innovative Digital Approach

### eMoney

<sup>1</sup>An interactive planning tool with comprehensive analysis and client friendly reporting, eMoney is a planning software designed to help clients achieve specific goals. It provides a comprehensive suite of tools for analyzing situations, creating personalized plans, and tracking progress.

### LifeSync<sup>®</sup>

<sup>2</sup>Offered through the Wells Fargo<sup>®</sup> Mobile App, LifeSync offers a personalized digital approach to helping you align your financial objectives with your personal aspirations.

# Customized Portfolios

## STRIKE THE PROPER BALANCE

Diversification — spreading your assets among investment types, styles, and markets is one of the few time-tested strategies for investors with long-term financial goals.



## BE PREPARED

When tempted by current market conditions, we counsel clients that it's best to avoid predictions and to focus on preparations. We're prepared for a bull or a bear market. Re-balancing will be our primary tool to take advantage of high or low prices that may arise.

# Planting A Framework For Lasting Wealth

## AN EDUCATED APPROACH TO BUILDING LONG-TERM FINANCIAL STRENGTH

At Callahan Financial Management Group, we believe that strong financial outcomes grow from deep roots - starting with education, trust and thoughtful planning. Developing wealth requires discipline and understanding - that's why we put an emphasis on education — so every client decision is made with confidence and purpose.

Here are potential key components of a well-rounded investment strategy — and how they can contribute to one's long-term financial well-being.

- **Index Funds & ETFs** — Cost-efficient, diversified, and generally designed to track broad market performance. A solid foundation for consistent, long-term progress.
- **Mutual Funds** — Professionally managed and goal-oriented, mutual funds can offer targeted diversification and flexibility based on your unique objectives.
- **Individual Stocks** — These offer potential for greater growth but come with higher risk. A disciplined, informed approach is essential.
- **Bond Funds** — These provide a balance and a reliable income stream, helping steady your portfolio through changing market cycles.
- **Corporate, Government & Tax-Free Bonds** — Known for more predictable returns and lower volatility, these can support income needs and tax efficiency.
- **CDs & Money Market Funds** — Focused on capital preservation and liquidity, these conservative investments can serve short-term needs.
- **Alternative Investments** — Options like real estate or private equity can enhance diversification and unlock potential in less traditional areas.
- **Annuities** — Typically designed to provide stable income and/ or protection, particularly in retirement, annuities offer long-term support and financial reassurance.

## EDUCATION IS THE ROOT OF CONFIDENCE

We don't just manage investments — we help you understand them. When you're informed, you're empowered to make better decisions at every stage of life. The more you know, the stronger your financial foundation becomes.

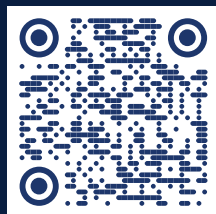
## LET'S GROW TOGETHER

Looking to build a strategy that aligns with your goals, values, and vision? We are here to guide you and support you every step of the way.





**Your financial future deserves thoughtful planning. Let's begin with a no-cost consultation.**



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\*Donations are irrevocable charitable gifts. The sponsoring organizations maintaining the fund have ultimate control over how the assets in the fund accounts are invested and distributed. Donor Advised Funds donors do not receive investment returns. The amount ultimately available to the Donor to make grant recommendations may be more or less than the Donor contributions to the Donor Advised Fund. While annual giving is encouraged, the Donor Advised Fund should be viewed as a long-term philanthropic program. Tax benefits depend upon your individual circumstances. You should consult your Tax Advisor. While the operations of the Donor Advised Fund and Pooled Income Funds are regulated by the Internal Revenue Service, they are not guaranteed or insured by the United States or any of its agencies or instrumentalities. Contributions are not insured by the FDIC and are not deposits or other obligations of, or guaranteed by, any depository institution. Donor Advised Funds are not registered under federal securities laws, pursuant to exemptions for charitable organizations.

<sup>1</sup>Based on accepted statistical methods, eMoney uses a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments. Using Monte Carlo simulation this report uses up to 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between.

<sup>2</sup>LifeSync® is available on the smartphone versions of the Wells Fargo Mobile® app. Additional device availability may vary. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN), Member SIPC Any other referenced entity is separate from WFAFN.

Wells Fargo Advisors Financial Network does not provide legal or tax advice.