



Personal Approach

By Melody Klitzke
Photos courtesy of Black Financial Services

Margo Black Scepianiak, President of Black Financial Services, Inc., graduated from college, earning a degree in accounting with an emphasis in management and computer science. Margo began her career in Minneapolis, gaining valuable work and life experience as a marketing director for a large corporation. However, when Margo's father asked if she was interested in coming back to be a part of the family company, she knew this would be a natural move away from her downtown Minneapolis job into the life changing career that she loves to this day. "I never feel like I am going to work, and I am surrounded by people I have established relationships with. I do this because I love what I do and I want to help those people succeed in their investment and retirement plans," she explains.

"If you treat people right and you're their friend, they will love to work with you." This advice was given to Margo by her father prior to taking over the family business in 1991. Margo's personalized approach working with her clients begins with the very first consultation. Margo really works with each family to understand their values and dynamics and takes time to get to know each member individually, ensuring she is able to tailor her recommendations to each unique family's individual needs.

Margo contributes the continually progressive success of her business to a change in her mindset. Margo states, "A few years ago, I stopped selling. I stopped selling and started listening and educating. I listen to what my client's needs are and then educate them about the products that are available. These conversations lead to what they are interested in and then I help direct them." Margo states, "This is why I spend the first half hour of our meeting listening while they tell me what they have done and what's going on in their life, this gives me the opportunity to know what's really happening with their finances."

Key to Success

Margo's personalized approach to working with her clients goes beyond guiding them to establish a solid financial future. Margo believes that educating her clients is a necessity so they thoroughly understand all aspects of their portfolio. Black Financial Services leads several seminars throughout the year, providing education on a variety of topics including investing, Social Security, and retirement planning. Karen, Black Financials' client communications and marketing coordinator, contributes the overwhelming success of these educational seminars to the personable approach Margo has with each of the attendees. She states, "Margo is so approachable, people feel comfortable asking her their financial questions." These seminars create a fun, comfortable environment providing individuals the opportunity to learn about making their money work for them, today, tomorrow, and in the future.

Helping retirees and pre-retirees build a comfortable nest egg while also providing for their current needs through SII Investments, Black Financial Services offers a wide range of products and services that enable them to customize each client's financial plan. They offer 401(k) and 403(b) plans, IRA and Roth IRA's, 401(k) and ESOP rollovers as well as 529 college savings plans and mutual funds, brokerage accounts and annuities. Insurance offerings include life, long term care and disability, individual health and medical supplement plans. As an independent firm, they do not have proprietary products,

which allows them to recommend many different investments. Margo also frequently attends professional training to keep updated on all new products and governmental regulations to ensure that Black Financial is providing the best solutions.

A very unique aspect of Black Financial Services is the all-woman staff, which consists of a team of experienced professionals who truly take a personal approach, caring about each client's individual financial success. Margo describes the focus of her team by stating, "Everyone on our team has the same drive that I do and they understand what we are working toward. We all have the same values and the same vision of treating our clients as our friends."

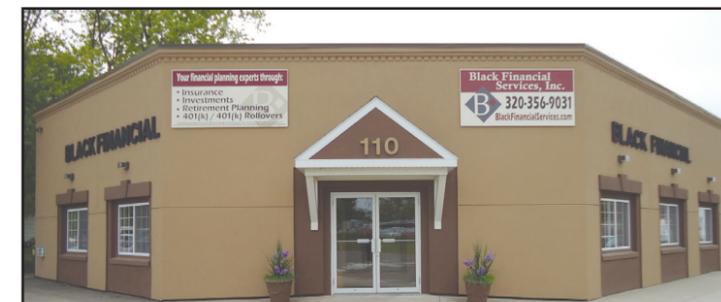
It is this drive that enables Black Financial to help guide clients in making smart financial decisions as they move through life changes and market fluctuations. Margo constantly monitors current market trends to ensure that she is sharing the latest financial information and opportunities available. "Helping people plan for their futures is a huge responsibility, I'll do everything I can to make sure they make sound financial decisions," she states.

As a devoted mother, wife, and daughter, Margo truly understands the importance of securing her client's family's future. She explains, "Everything I do, I do for the people I work with. If it's important to them, it's important to me. All of my clients that I work with are my friends." Karen adds, "It is Margo's focus on family that allows her to develop deep, ongoing relationships with her clients and their families."

If you would like to schedule a free consultation with Margo, call 320-356-9031 or 1-800-279-2374.



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