

MOWERY & SCHOENFELD

# Our Declaration of Independence

Adapting and growing with our people and for our clients

2025 ANNUAL REPORT

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# A Message From Our *Managing Partner*



“ We’re not just accountants who care about accuracy, compliance, and efficiency, we’re also people who care about people. ”

## Clients and friends,

The accounting industry, like so many others, is changing rapidly, with private equity buying CPA firms across the country, more firms outsourcing their work, and major acquisitions dominating the headlines.

***In this annual report, however, Mowery & Schoenfeld is declaring our independence.***

I know that clients care about who owns their accounting firm, and so do employees. Over the last three decades, we have built our reputation as a firm that embraces entrepreneurship and grows from within — cultivating our incredibly talented team, investing in their success, and instilling in them the value of building trusted advisory relationships with their clients. Because we’re not just accountants who care about accuracy, compliance, and efficiency, we’re also people who care about people.

This approach is evident in the results, too. In 2025, we surpassed \$40 million in revenue and reached No. 132 on Inside Public Accounting’s top firms list, bringing us ever closer to becoming a Top 100 firm. In the last five years alone, we have added international tax, wealth management, and capital advisory practices. Our newest service, turnaround accounting, came to fruition by listening to what our clients need and what our

employees are passionate about. (Read more about [turnaround accounting services on page 8.](#))

I am incredibly proud of what this team has built by investing in our people and our clients for the long term. The qualities that make our firm attractive to private equity and other potential buyers are the very things that allow us to stay independent. We can adapt and grow, proven time and again by how this firm has adopted new technologies and expanded our offerings to keep up with the always-changing industry and our clients’ evolving needs.

We are building the next generation of leaders and ensuring we have the right people, processes, and services in place to continue serving our clients — independently, as the firm you know and trust — for years to come.

Sincerely,

Jeffery L. Mowery  
Managing Partner and Co-Founder



**#132**

We moved up **19 spots** on Inside Public Accounting’s Top Firms list.



**40+** new team members were hired across the Firm

**17** employees received promotions



## New Chicago office

We consolidated our downtown Chicago presence with a modern office at 300 S. Wacker Drive to better serve our clients.



**10**



Our employee-led community service initiative **celebrated its 10th year** of helping charities help children.

**75%**

of our interns accepted full-time associate positions with the Firm.



# Living Our Values

Our values guide how we fulfill our mission to help our clients and our team succeed. Independence is part of the foundation on which those values thrive, giving us the freedom to make decisions rooted in long-term relationships, not short-term gains.



## Our People

Our commitment to employee experience reflects our founding belief that happy people make happy clients. We hire for culture, tailor career paths, and invest in training that helps our people build skills and pursue meaningful, rewarding careers.

## Client Service

We build strong relationships to serve as trusted advisors, not just compliance providers. Our clients' trust is earned through exceptional service and thoughtful judgment. As an independent firm, every decision we make puts our clients — not outside interests — first.

## Growth

We grow by identifying opportunities to better serve our clients and creating new solutions to meet them. We encourage ownership, accountability, and thoughtful risk-taking, recognizing that growth means developing our people and leaders as much as expanding our firm.

## Adaptability

Our adaptability allows us to remain independent while responding to shifts in client priorities, talent availability, technology, and regulation. Through specialization, automation, and continuous improvement, we work smarter and deliver deeper insights and stronger outcomes for our clients.

## What We Do

Mowery & Schoenfeld is more than just an accounting firm; we're an advisory firm focused on helping clients solve problems. Understanding our clients' goals and needs has enabled us to expand our offerings, but we've never lost sight of what has made us successful: technical excellence and personalized service.

### Our organizational family

#### Accounting and advisory



#### Wealth management



#### Technology services



#### Investment bank M&A advisory



## Our Services



### Business Tax

From routine filings to strategic tax planning, we align compliance with big-picture goals to decrease liabilities and increase savings.



### Private Client

Tailored, holistic tax planning, financial management, estate planning, and more to preserve our clients' legacy and grow their wealth.



### Audit & Assurance (A&A)

Precise, seamless, and compliant financial reporting delivered alongside powerful insights to position businesses for long-term success.



### Transaction Advisory Services (TAS)

Expert guidance on the M&A and search fund process — from initial strategy to post-deal integration — to minimize risk and maximize value.



### Client Advisory Services (CAS)

Comprehensive outsourced accounting and CFO services that translate complex financial data into actionable insights to drive business growth.



### International Tax & Advisory

Global tax planning, compliance, and advisory services designed to support companies and individuals engaged in cross-border operations.

# Firm Growth

*Focused Expansion. Disciplined Execution. Sustainable Results.*

In 2025, the Firm delivered **14% total revenue growth**, reflecting strong, organic expansion across every service line and many industries we serve. While some individual service lines experienced outsized year-over-year growth, firmwide growth remained intentionally measured, reinforcing our long-term strategy of scaling thoughtfully while maintaining quality, independence, and client service excellence.

In an industry where rapid expansion often comes through mergers or aggressive pricing, our growth was driven by client demand, new capabilities, and deeper specialization.

**Our 2025 growth tells a clear story — not just of expansion, but of intention. We are growing where it matters, in the ways that last.**

## Service Growth

*Broad-based momentum, powered by specialization*

Every major service line contributed meaningfully to the Firm's growth in 2025, with several newer and expanding practices posting exceptional gains:

**14%**

**Business Tax & Advisory**  
Core services remained a steady and growing foundation of the Firm.

**15%**

**Individual Tax & Advisory**  
Continued adoption by engaged entrepreneurs, executives, and family offices.

**6%**

**Audit & Assurance (A&A)**  
Accounting for 15% of the Firm's total revenue, demand is growing for value-add audit and assurance services for our private equity-backed and search fund clients.

**37%**

**Transaction Advisory Services (TAS)**  
Driven by continued deal activity, particularly among private equity-backed and search fund clients.

**10%**

**Client Advisory Services (CAS)**  
CAS experienced steady growth thanks to an exceptionally experienced and technically skilled team, which add more talent in 2026.

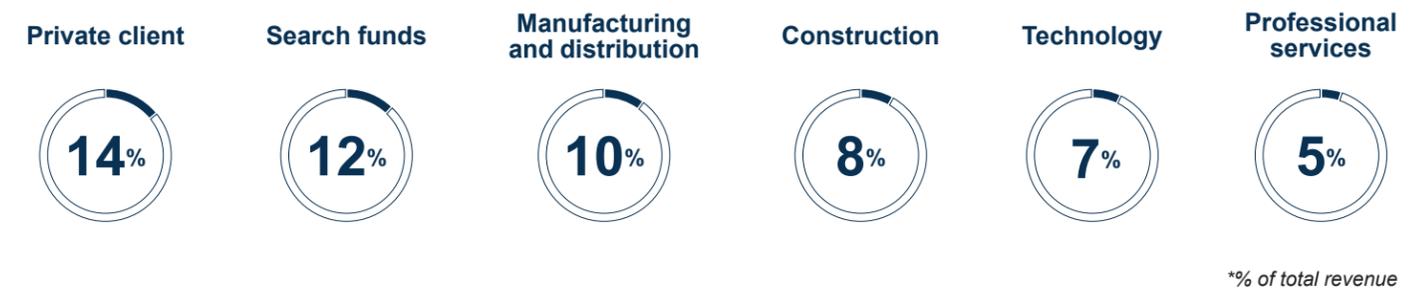
**54%**

**International Tax & Advisory**  
Launched in 2022, this service line is still scaling rapidly as global complexity increases for middle-market businesses.

## Industry Growth

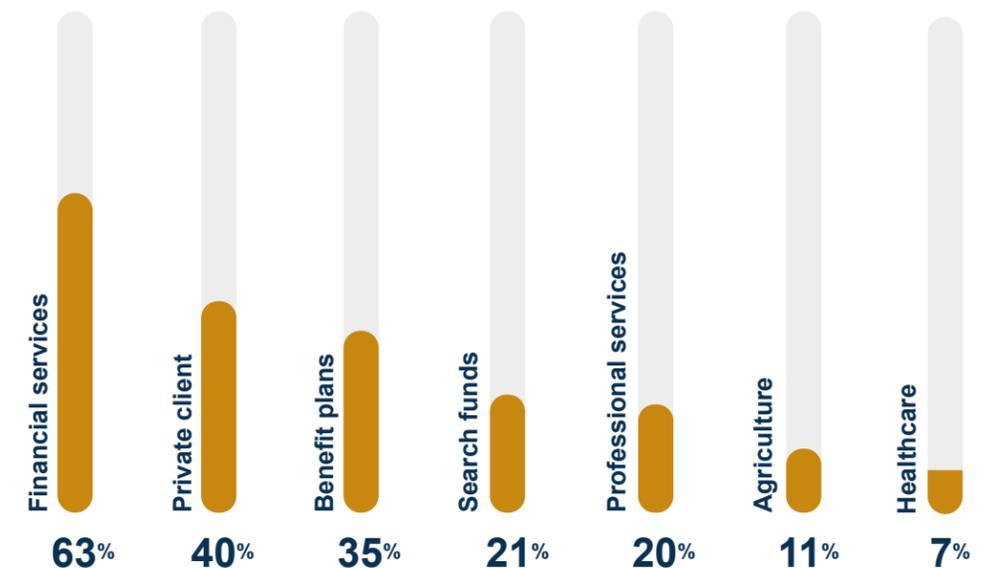
Several core industries continue to represent a significant portion of the Firm's total business. These industries anchor the Firm, benefiting from long-standing relationships and deep technical expertise.

### Our largest industries\*



### Our fastest-growing industries\*

In parallel, we saw significant acceleration in several emerging industries — many of which, while smaller today, represent meaningful opportunities for the future. This growth reflects a deliberate push toward industry specialization, supported by targeted hiring and expanded advisory capabilities.



\*% growth year-over-year

# Turning Distress Into *Success*

## Introducing Mowery & Schoenfeld's newest service: Turnaround accounting

Over the last decade, Client Advisory Services Partner Matt Schoenholtz has guided organizations through complex transitions after his team was engaged for outsourced accounting and advisory work.

This led Mowery & Schoenfeld to officially launch turnaround accounting services in 2025 to help businesses navigate financial and operational challenges.

“Our clients often come to us at pivotal moments in their business journey,” Schoenholtz said. “By helping them clarify their financial position, realign operations, and plan strategically, we enable them to move forward with confidence and protect the value they’ve worked so hard to build.”

Recent turnaround accounting clients have seen profitability increase by up to 400%, transforming losses into multi-million-dollar gains. In 2025, the Firm more than doubled its volume of major accounting turnaround projects.



*“Matt’s leadership has been essential in transforming a vision into a service that truly empowers business owners,” said Jeff Mowery, Managing Partner of Mowery & Schoenfeld. “We can now better support our clients by giving them access to a trusted partner when financial clarity and strategic direction are most needed.”*



## Awards

- 2025 Chicago Titan 100 – Jeffery Mowery – Titan CEO
- 2025 Best Firms for Young Accountants (#19) – Accounting Today
- 2025 Top Medium-Sized Chicago Workplace – Chicago Sun-Times
- 2025 Top 200 Firms (#132) – Inside Public Accounting
- 2025 Best of the Best Firms – Inside Public Accounting
- 2025 Largest Accounting Firms in Chicago (#14) – Crain’s Chicago Business
- 2025 Fastest Growing Private Companies in America (#4,103) – Inc. Magazine
- 2025 Fastest Growing Private Companies in the Midwest (#106) – Inc. Magazine
- 2025 Excel Award Gold Medal and Elijah Watt Sells Award (both for top CPA exam scores)  
Matthew DiMillo – Illinois CPA Society and American Institute of Certified Public Accountants
- 2025 America’s Best Workplaces – Inc. Magazine
- 2025 Best Firms for Technology – Accounting Today
- 2025 Fortress Cybersecurity Awards Finalist – Xamin – Business Intelligence Group
- 2025 Top Firms by AUM – Accounting Today
- 2025 Best of Accounting Client Satisfaction – Clearly Rated
- 2025 Great Lakes Regional Leaders – Accounting Today
- 2025 Top Accounting Firms in South Florida – The South Florida Business Journal
- 2025 Best Remote/Hybrid Employers – Best Companies Group
- 2025 Women to Watch Award, Experienced Leader Category – Nicole Lindley – Illinois CPA Society
- 2026 Best Accounting Internships (#62, #21) – Vault Internship Rankings

### Mowery & Schoenfeld in the Media

**“**  
***The reasons we’re an attractive target for PE firms give us the ability to remain independent.”***  
**”**  
– Jeff Mowery, Managing Partner

**Illinois CPA Society**  
*“Independence at a Crossroads: Should Your Firm Take the Private Equity Path?”*  
<https://www.icpas.org/information/copy-desk/insight/article/fall-2025/independence-at-a-crossroads-should-your-firm-take-the-private-equity-path>

**“**  
***At the highest level, you need to have a professional who can actually say, ‘These are the right numbers,’ so then you can start to make decisions.”***  
**”**  
– Matt Schoenholtz, CAS Partner

**The Business Journals**  
*“5 for ’25: Five signs your business might be in trouble”*  
<https://www.bizjournals.com/bizjournals/news/2025/08/29/business-trouble-signs-owner-manager.html>

# Our Leadership



**Jeffery Mowery**  
Managing Partner,  
Co-Founder



**Keith Schoenfeld**  
Wealth Partner,  
Co-Founder



**Anthony Cullotta**  
Assurance Partner



**Michael Deering**  
Tax Partner,  
Tax Services Leader



**Tom Keenan**  
Assurance Partner,  
Assurance Leader



**Michael Kidd**  
Advisory Partner,  
Transaction Advisory  
Services Leader



**Jed Ang**  
Tax Partner,  
International  
Operations Leader



**Ricardo Aramburo  
Williams**  
International Tax  
Principal, Global  
Markets Leader



**Jeff Brandt**  
CEO of Xamin



**Kristy McCullough**  
Partner, Managing  
Director of M&S  
Wealth Management



**Matt Schoenfeld**  
Partner,  
Administrative Leader



**Matt Schoenholtz**  
Partner,  
Client Advisory  
Services Leader



**Stefan Beal**  
Assurance Partner



**Andy Coutts**  
Assurance Partner,  
Director of Quality  
Management



**Tom Czyz**  
Assurance Partner



**Emo Dellanina**  
Client Advisory  
Services Partner



**Brian Figenholtz**  
Tax Partner



**Nicole Lindley**  
Tax Partner



**Bob Olson**  
Tax Partner



**Brandon Potocki**  
Tax Partner



**Matt Smith**  
Tax Partner

## Directors

**Jeremy Baumruk**, Director of Professional Services, Xamin

**Cynthia Caruso**, Tax Director

**Colleen Chandler**, Director of Strategy, M&S Wealth Management

**Jessica Curran**, Director of Recruiting

**Doug DeLara**, Assurance Director

**Eric Gargus**, Tax Director

**Justin Goetz**, Tax Director

**Mark Hallgren**, Transaction Advisory Services Director

**Michelle Heiliger**, Assurance Director

**Christine Konkol**, Director of Human Resources

**Tony Lomba**, International Tax Director

**Christopher Madden**, Director of Information Technology

**Mira Marinkova**, Director of Portfolio Technologies,  
M&S Wealth Management

**Jack Millhouse**, International Tax Director

**Jim Odegard**, Tax Director

**Jeff Pechan**, Client Advisory Services Director

**Suraj Prakash**, Chief Technology Officer, Xamin

**Iryna Prokhorov**, Controller

**Cameron Richey**, Client Advisory Services Director

**Michael Szewc**, Director of State & Local Tax Services

**Maggie Tomasek**, Director of Marketing

**TJ Van Derpluym**, Tax Director

**Nicole Zambetti**, Client Advisory Services Director

# Growing Together

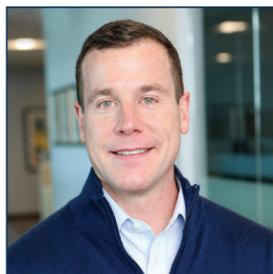
With a defined path for advancement, employees are recognized and rewarded for their skill, dedication, and hard work. That's one reason why Mowery & Schoenfeld is a place where people start, stay, and grow their careers. In 2025, we welcomed 40+ new team members and promoted over a dozen more across the firm as we continue building for long-term success.

## Promotions

**Elaina Brodette**, Assurance Manager  
**Emily Clausel**, Assurance Manager  
**Jessica Curran**, Director of Recruiting  
**Doug DeLara**, Assurance Director  
**Nathan Dornfeld**, Senior Tax Associate  
**Donald Giebel**, Tax Manager  
**Anya Grossman**, IT Project Lead  
**Michelle Heiliger**, Assurance Director  
**Robin Jung**, Assurance Manager

**Josh Kiser**, Tax Manager  
**Zoe Moore**, TAS Manager  
**Brandon O'Connor**, Tax Manager  
**Seth Points**, Senior Tax Manager  
**Seth Ryan**, Senior TAS Manager  
**Lee Sopczak**, Senior Tax Associate  
**Haley Stastny**, Senior Tax Associate  
**Marti Wind**, Senior Assurance Associate

“M&S has been a great place to work. It has provided endless opportunities to grow with the support of our team. It's been great to be part of a team that strives for success, both internally and for our clients.”  
 — **Emily Clausel, Assurance Manager**



“M&S has helped me grow by trusting me with meaningful work, providing ongoing feedback, and encouraging continuous learning. I've been fortunate to have teammates who challenge me, a leader who empowers and invests in me, and colleagues across the Firm who serve as reliable resources.”  
 — **Seth Ryan, Senior TAS Manager**



## Finding and Investing in Top Talent

We aim to attract the brightest minds from top universities across Illinois and the Midwest, building a solid foundation for the future success of our Firm and our clients. We compete directly with Big 4 firms for top talent, showing the strength of our opportunities and culture.



In 2025, nearly 75% of M&S interns accepted full-time roles, reflecting high satisfaction and a strong pipeline for careers at the Firm.



Our recruiting efforts focus on leading institutions, including:



Employees are also encouraged to complete DePaul's master's program in taxation and analytics, and the Firm will **reimburse 100% of their tuition.**



This partnership further highlights our dedication to talent development. Through these connections and participation in campus events, we attract high-caliber candidates.



Our internships and job shadow programs offer accounting students a **strong, multi-industry foundation for their careers.**

By investing in these future leaders, we are bringing together a team of outstanding accountants who will **continue our legacy of service and innovation.**



# Your Vision. Our Expertise. One Financial Journey.

As a growing, independent practice, Mowery & Schoenfeld Wealth Management remains committed to what has made us successful since our inception: personalized service with a holistic approach to financial planning, tax advisory, and investment management that puts our clients' best interests first.

Our proactive approach helps us anticipate and address changes in the markets and our clients' lives. We build long-term relationships while remaining committed to active investment management, which we believe best achieves productive returns and downside protection for our clients. We offer a broad array of investment management solutions tailored to each portfolio of every client, their family, their heirs, and their endeavors.

As a result, we saw explosive growth in 2025, surpassing \$500 million in assets under management, a 42% increase from 2024. We're well on our way to becoming a \$1 billion firm in the next five years. To keep up with this growth, we also hired three new team members, Wealth Advisor Andrew Hooley, Portfolio Operations Associate Valerie Merar, and Client Services Associate Haley Mrstik.



We want to serve more clients in 2026 and continue helping our current clients grow their wealth by prioritizing their objectives. Our team is also working to roll out a more intuitive and user-friendly client portal in 2026. And as our clients' needs evolve, we will bring on more expertise to strengthen and expand our relationships.

To our current clients, thank you for choosing us as your trusted partner through every step of your financial journey. We deeply value your confidence in us and look forward to continuing our work together in the year ahead. To those interested in learning more about Mowery & Schoenfeld Wealth Management, we welcome the opportunity to connect, understand your needs, and discover how we can best support you and your family's financial goals.

With gratitude,

Kristy McCullough  
Wealth Partner, Managing Director

## What We Do

Our experienced team brings broad and deep expertise in tax, retirement, and estate planning, while building lasting relationships across generations. And we always put your goals first, supporting you with clear guidance and secure, up-to-date technology.

### Comprehensive financial planning

From tailored wealth plans to insurance and estate planning, our experts prioritize your goals.

### Customized investment management

Our proactive approach helps us anticipate and address changes in the market and our clients' lives.

### Integrated tax planning and preparation

We work with high-net-worth individuals and families to preserve their legacies and wealth.



Learn more at [mllcwealth.com](https://mllcwealth.com) or email us at [myteam@mllcwealth.com](mailto:myteam@mllcwealth.com)



The 2025 Top Firms by AUM ranking was provided by Accounting Today. The ranking was provided in June 2025 based on AUM as of 3/31/2025. Mowery & Schoenfeld Wealth did not pay any compensation to be considered for this award, but did pay compensation to be able to advertise and display it. Methodology and licensing can be found at <https://www.accountingtoday.com/data/the-2025-wealth-magnets-the-top-accounting-firms-by-aum>

The America's Top Financial Advisory Firms for 2025 ranking was provided by Newsweek in partnership with Plant-A Insight Group. The ranking was provided on November 19, 2024. Mowery & Schoenfeld Wealth did not pay any compensation to be considered for this award, but did pay compensation to be able to advertise and display it. Methodology and licensing information can be found at <https://www.newsweek.com/rankings/americas-top-financial-advisory-firms-2025>

The 2025 Top Women Wealth Advisors ranking was provided by Forbes in partnership with SHOOK Research. The ranking was provided on Feb. 12, 2025. Mowery & Schoenfeld Wealth did not pay any compensation to be considered for this award, but did pay compensation to be able to advertise and display it. Methodology and licensing information can be found at <https://www.forbes.com/sites/rjshook/2025/02/11/methodology-americas-top-women-wealth-advisors-2025>

# Leveraging deep market expertise to minimize risk and maximize value

In early 2025, we officially launched Lincolnshire Capital Advisors (LCA), our investment bank focused on buy- and sell-side advisory services. The team behind LCA brings 20+ years of CPA expertise and hands-on experience to every deal. Our clients also benefit from seamless integration with Mowery & Schoenfeld's transaction advisory experts, who have completed hundreds of Quality of Earnings reports and other deal-related services.

At each step, we leverage our global network while working collaboratively to understand our clients' goals and identify key opportunities and risks — all while staying focused on maximizing returns and achieving their vision.

## Services

Sell-side and buy-side deals

M&A tax structuring advice

Post-transaction services

Private wealth planning for liquidity events

Capital and lending

## Managed IT Solutions, Cybersecurity, and Advisory

Xamin provides a full suite of technology solutions along with the trust and security of SOC 2 Type 2 certification.

### Services



#### Managed IT

With a comprehensive portfolio to help clients effectively manage their technology infrastructure, Xamin clients experience improved efficiency, reduced downtime, and cost savings.



#### Cloud Services

Expert day-to-day management and robust security for cloud infrastructure keeps our clients' data secure and operations running smoothly, allowing them to maximize the potential of the cloud.



#### Cybersecurity and Compliance

Xamin employs cutting-edge solutions and constant vigilance to provide comprehensive protection against cyber threats and malicious attackers and ensure your organization's data and operations remain secure.



#### Consulting and Advisory

For businesses seeking to optimize their technology infrastructure, streamline processes, and enhance overall IT performance, Xamin provides tailored consulting and advisory services to align IT solutions with business objectives.

# glow

growth & learning opportunities for women



In 2025, we revitalized our women’s initiative, Growth and Learning Opportunities for Women (GLOW), reaffirming our commitment to connection, development, and empowerment of the next generation of women leaders.

Led by Tax Partner Nicole Lindley and CAS Director Nicole Zambetti, the GLOW committee, comprised of members across the Firm, organized a year of professional, educational, and social events designed to support women at every career stage.



What began as a committee of passionate employees has grown into a defining part of the Firm’s culture. For the last 10 years, our team has put in more than 800 volunteer hours annually, building partnerships with local organizations that support our mission of helping charities help children.



GLOW once again sponsored the Illinois CPA Society (ICPAS) Women’s Leadership Forum, where members learned together **while celebrating Nicole Lindley, who received the 2025 ICPAS Women to Watch Award.**



Other 2025 highlights included a brunch, an evening of music at Ravinia, a clarity workshop, and a new book club, “Ladies Who Read” — all of which helped **build stronger connections and reinforced our commitment to growth.**



We head into 2026 with renewed energy and enthusiasm as GLOW **remains focused on championing achievement, empowerment, and community among the women of our Firm.**

## In 2025, M&S Cares continued giving back and strengthening our community through meaningful service.

- Our college student job shadows stickered books for **Bernie’s Book Bank**. Team members and their families also volunteered with Bernie’s.
- We packed school supplies for **Arden Shore Children and Family Services** when our remote colleagues were in town.
- Our interns packed personal supply kits for **Keeping Families Covered**.
- Our team hand-painted concentric circles for **Art Impact Project’s** annual fundraiser mural.
- We honored the **Illinois CPA Society Day of Service** with our annual charity walk.
- We collected about 3,500 diapers, 100 wipes, and 1,500 pads over the holidays for **Keeping Families Covered**.
- We finished the year with a volunteer outing at **Feed My Starving Children**.



# 2026 Goals

Our 2026 goals provide a clear roadmap for the year ahead, aligning our priorities with the Firm's core values to keep us focused on what matters most.

## Investing in Our People

We will reinvigorate our M&S University program to support more internal training and hands-on experience. We will rely on less external education, and we will seek to give our people the technical, administrative, and soft skills they need now and as their careers progress. This includes expanding employee job shadowing opportunities to promote collaboration and knowledge sharing across the Firm. We will also evaluate and enhance our hiring and onboarding program to ensure every new hire is set up for success from day one.

## Elevating Client Service

We will refine our service standards, enhance technology, and increase proactive communication to deliver a consistently smooth client experience. By gathering more frequent client feedback and continuing to invest in industry specialization, we aim to provide deeper insights and more tailored, value-driven solutions.

## Driving Sustainable Growth

In 2026, we are targeting a No. 125 ranking on Inside Public Accounting's list of the top CPA firms by revenue in the U.S. — an improvement from No. 132 in 2025 — and surpassing \$45 million in revenue through 15% organic growth.

## Staying Adaptable

We will evaluate our IT platforms to reduce duplication and develop a detailed plan for improvements, which will benefit our employees and our clients. For Mowery & Schoenfeld Wealth Management, we will enhance the client portal with a more intuitive, robust dashboard that makes monitoring and managing financial accounts even easier.

# Our Vision and Commitment to Independence

Our long-term vision is rooted in disciplined growth, operational excellence, and preserving the Firm's independence. As the leadership of Mowery & Schoenfeld, we are committed to:

- **Continuing** our national expansion and deepening our industry specialization to better serve clients across markets and geographies.
- **Improving** the client experience to deliver key insights and better outcomes through personalized service.
- **Automating** core compliance processes to improve efficiency and free our teams to focus on high-value advisory work. This approach strengthens our client-focused delivery model while supporting consistency and scalability across the Firm.
- **Expanding** individual opportunities through clearly defined partner and non-partner career paths. Continued investment in shared services will enable best-in-class administrative, IT, and marketing functions that support our people and drive firmwide success.
- **Developing** the next generation of leaders to ensure continuity, stability, and long-term independence.
- **Evaluating** opportunities thoughtfully, maintaining our entrepreneurial mindset, and adapting our services as client needs and market conditions change.

**Above all, we will continue building a firm that puts people first, serves clients with integrity, and remains independent by design — not by default.**





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