
Personal.
Objective.
Focused.
Encompass
Financial Partners

Personal.

At Encompass Financial Partners, your personal financial goals are our highest concern. We listen to your needs and work to create a custom wealth accumulation, management and distribution solution that is designed to help you realize your dreams.

We'll put our specialized process, our depth of experience and dedication to service to work for you and propose innovative, personalized solutions that address complex tax, investment, succession and insurance issues.

Our personalized approach will help you manage existing assets and plan for future needs, whether they are long-term like making the most of your retirement or short-term like building a home or funding extended travel.

Pursue your dreams with a personalized investment advisory and planning strategy that works for you. We are financial advisors that can focus on the specific needs of wealthy individuals. That's why it makes more sense than ever to choose Encompass Financial Partners as a personal guide to clarifying your objectives and achieving your goals.

Objective.

Unbiased objectivity and a well-defined process sets us apart in today's noisy, crowded field of competing financial services. Encompass Financial Partners advisors will develop an objective, long-term strategy for you with our four-step process of Discovery, Analysis, Implementation and Review.

Your investment management team will continually refine your investment strategy with a comprehensive process of Financial Analysis, Asset Allocation Modeling, Portfolio Strategist Selection, Investment Manager Selection, Portfolio Monitoring/Rebalancing, and Reporting. With our discipline and objectivity, the process of developing clear goals and properly aligning resources will help you define your dreams for today and prepare for the future.

Most importantly, our independent financial advisors have the skills and confidence to build relationships and concentrate on personal service. At Encompass Financial Partners, we work for you and strive to excel with uniquely qualified experience, personal service and ultimate client satisfaction.

Focused.

Focus on your success. It's what we do every day at Encompass Financial Partners. Our advisors will develop a clear understanding of your goals and consider not only the wealth-building possibilities of different investment classes, but also the tax advantages and estate-planning consequences.

The result? A tightly-focused and actively managed financial blueprint that helps you reach your goals. We'll bring structure and discipline to the ongoing process of responding to your changing needs and preparing for volatile financial markets.

The advisors at Encompass Financial Partners have a diversity of knowledge—honed by decades of experience—that we can focus on the specific needs of every client. We put real-world experience and unbiased strategic planning to work for our clients every day.

Why choose an off-the-shelf solution? Take an active role in defining your goals and realizing your dreams. **Call 248 822 5000 and get started today with the personal, objective, focused leadership of Encompass Financial Partners.**

Neil E. Bitzer
Senior Partner

Always an independent entrepreneurial spirit, Neil began launching businesses even as a youngster. His interests led to a Business Administration degree from Saginaw Valley State University.

Neil has worked with major financial services industry firms. He values the ability to put the dreams, goals, family and finances of his clients first here at Encompass Financial Partners.

Straight-talking, caring, trusted and knowledgeable, Neil strives to spoil every client with personal attention and prove that each is his most important with great customer service.

A Michigan native, Neil lives in Clarkston with his wife Kathryn and three daughters.

Charles P. Craves
Senior Partner

Mr. Craves graduated from Northwood University with a BBA in Management and Finance. He is a General Securities Principal, holds various other Financial Industry Regulatory Authority licenses, and is licensed for Life, Health and Variable Contracts insurance.

Since 1985, Charles has gained a vast reservoir of real-life experience and situations to assist clients. Objective yet empathetic, he focuses on the unique situation of each client when designing a course of action that suits their needs and goals.

Charles puts the full-service capabilities of Encompass Financial Partners to good use for each of his clients. All aspects of wealth accumulation, management and transfer that the firm offers are utilized to achieve financial objectives.

Mr. Craves lives in Clarkston with his wife Susan and daughter Adia.

William C. Bates
ChFC, CLU, Senior Partner

Mr. Bates is a graduate of Northern Michigan University. He also holds both the Chartered Financial Consultant (ChFC) and Chartered Life Underwriter (CLU) designations. Bill's 25 years of experience as a wealth management professional have honed his skills and developed a personal philosophy that strives to reach a balance of family and work relationships.

He enjoys the independent spirit and the professionalism of Encompass Financial Partners, along with the oppportunity to provide complete client satisfaction and personal service.

Bill also works hard at a golf game that is a cornerstone of his most enjoyable client relationships. His honest, direct style of communication begins with excellent listening skills and leads to an open consultation method that encourages dialogue and discussion. The Michigan native lives in Clarkston with his wife and daughters.

Brent A. Wichlacz
Financial Advisor

Brent received his BBA in Finance from Grand Valley State University. He holds Financial Industry Regulatory Authority licenses, including the Series 7, Series 66 and Series 24. He is also registered as a Life, Health and Variable Insurance Agent. Brent is especially proud of his induction into the 2007 Grand Valley State University Irwin Athletic Hall of Fame for basketball.

With over 13 years of industry experience, Mr. Wichlacz finds that the independent nature of Encompass Financial Partners allows the unique opportunity to follow an unbiased approach to meeting client goals and objectives.

Clients find Brent's devotion to service and trustworthy demeanor to be supported with a high level of real-world experience earned both as a capital management firm program manager and as a team player in the world of sports.

Scott Triemstra

Scott graduated from the University of Michigan with a BBA degree in Finance and Accounting. He has also earned a Chartered Financial Analyst (CFA) designation.

Mr. Triemstra brings ten years of experience as a financial analyst and as an options trader to Encompass Financial Partners.

His existing skills and the benefits of joining a seasoned team of financial professionals will lead to innovative, personalized solutions to help meet the financial goals of his clients.

Scott is a Michigan native who lives in Clarkston.

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