

# PLANNING ON IT



(l-r) Amy Jacezko, CFP®, Financial Advisor; Karen Schneider, RICP®, AAMS®, Branch Owner, Financial Advisor; Shannon Leahy, Client Service Administrator

## Family-run One Financial Group strives to create the best-laid financial plans for clients.

The French writer Antoine de Saint-Exupéry once said, “A goal without a plan is just a wish.” Karen Schneider and Amy Jacezko would agree.

Schneider, a retirement income certified professional (RICP®) and accredited asset management specialist (AAMS®), and Jacezko, a CERTIFIED FINANCIAL PLANNER™ professional (CFP®), are two sisters at the helm of One Financial Group, a boutique financial advisory practice in St. Charles County that designs and executes financial plans for a range of clients all over the country—from soon-to-be retirees to future-minded young professionals.

“We help people who don’t have all their ducks in a row or don’t even know what ducks they need to have in a row,” says Jacezko.

### Today’s Dreams, Tomorrow’s Results

Schneider and Jacezko never intended to go into business together, even though the entrepreneurial spirit runs strong in their family. After pursuing separate careers in the financial and insurance industries, the sisters formed One Financial—a strategic merger, says Schneider. “I wanted my clients to know that, should I get hit by a truck tomorrow, Amy understands their situation as well as I do and can continue the work, and vice versa,” she says.

Anchoring each relationship is a bespoke financial plan drawn from a deep analysis of that client’s financial situation and attitudes toward money. “The plan captures everything from basic needs to pipe dreams,” says Jacezko. “We tell them what they need to do to live their dreams, and we keep them from making big financial mistakes that might derail their progress.”

Clients often come to One Financial with even simple questions, including, “Can I install a new fence?” or, “Should I buy a used or new car for my teenager?” The sisters are always available for coaching. “The day-to-day choices people make in their financial lives all add up,” says

Jacezko. And what happens when a client makes a big financial decision without seeking advice first? “We say, ‘Well, let’s see how this impacts your plan,’” says Schneider.

Once a plan is in place, One Financial builds an investment portfolio to bring it to life. “We take a personal interest in helping our clients reach their goals,” says Jacezko. “We use both tactical and strategic processes to help manage investment decisions.”

Crafting contingency plans to navigate the unexpected—like illness, divorce, or unemployment—is a big part of their investment playbook. “Emotions are often very different when you’re going through difficult times,” says Schneider. “We give objective, unemotional advice based on the best financial and market insights we have at the time.”

“It’s a real joy to set people on a path where they can be successful,” adds Jacezko. “We’re a part of their lives and with them as they navigate their life’s journey—from beginning to end.”

The sisters have turned wishes into plans and, eventually, into realities for many families, some four generations deep. “Clients stay with us because we provide a stable, consistent, personal connection,” says Schneider. “Our mission is simple—it’s you.”



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