CALMWATER
FINANCIAL GROUP®

Andrea Fritz
Registered Financial Planning Assistant

andrea@calmwaterfinancial.com

I work in tandem with James and our clients in all aspects of financial planning, but I specifically enjoy the insurance planning component. My organizational skills and attention to detail are a great asset to our clients. Having been in the financial planning field since 2013, I maintain my Series 6 & 63 investment licenses and also have my life and health insurance licenses.

I specialize in risk management; insurance quotes, new applications, coordinating medical exams, managing the underwriting process, and facilitating the delivery of client policies along with ongoing service.

How can I help? Beneficiary review and maintenance, policy address updates, premium payment inquiries, insurance coverage reports, policy changes

James T Wapelhorst, ChFC®
Financial Planner

james@calmwaterfinancial.com

My team and I encourage you to get organized and prepared financially to achieve your goals by using a personal, straight forward, and refined financial planning process.

We do the work so you can make smart choices in the following areas: pre and post retirement planning, tax efficient income strategies, investments–including ETF, mutual funds and individual securities, insurance solutions, college funding and personal financial planning.

As an avid reader and lifelong learner I have been a student of the American College of Financial Planning for over a decade and have been awarded the following financial planning designations:

ChFC® - Chartered Financial Consultant
WMCP® - Wealth Management Certified Professional
RICP® - Retirement Income Certified Professional
CLU® - Chartered Life Underwriter

Tricia Lammli, CFP®
Certified Financial Planner™ Professional

tricia@calmwaterfinancial.com

I work in sync with James to deliver personal and comprehensive financial solutions for our clients. I am here to dot the i's and cross the t's ensuring that no step in your financial plan is forgotten. Having been in the financial planning field since 2010, I maintain Series 6 and 63 investment licenses and also have my life & health insurance licenses.

I specialize in investments; opening new accounts, retirement plan rollovers, money movement, maintaining proper portfolio allocations (with James' direction), facilitating retirement plan enrollments, running investment analysis reports, and generating financial plans.

How can I help? IRA/Roth IRA contributions, tax documents, bank information changes, investment summary reports, I360 log in ID and password help, contributions/withdrawals from investments

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