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John B. Balcerzak

Managing Member

Member since	03/26/2008
Company	A4 Wealth Advisors LLC
Website	http://www.A4Wealth.com
Industry	Financial Services
Specialty	Wealth Preservation, Social Security Planning, Income/Distribution Planning, Wealth Management, Retirement Planning, Estate Planning, Life Insurance Planning, Long-Term Care

Description

John B. Balcerzak CFP®

John has been in the financial services industry for 21 years and has dedicated his business career to helping families accomplish their financial goals by focusing on their core values which involves balance and clarity of all four asset classes. (Financial, Intellectual, Social, Human).

In 1993 John's financial services career started by working as an intern for Merrill Lynch where he developed a very strong foundation about money and financial planning for private clients. Upon graduating from Roanoke College in 1995 with a bachelor's degree in Business Administration and a concentration in Finance, John worked for First Union National Bank (now Wells Fargo) and gained valuable experience on the trading floor servicing clients in the securities markets. Wanting more independence John became a registered representative and OSJ for an independent channel of the Aegon / Transamerica Insurance Group for ten years.

As the markets and world changed over the past decade, John felt he could service his clients and the marketplace in a fiduciary capacity as an Investment Advisors Representative of A4 Wealth Advisors LLC with no proprietary products or services and by always putting the needs of the client first. John has passed the series 65 exam. John also has the following licenses: Life & Health, Long-Term Care, and Property and Casualty. To further his education and ethics, John attained the prestigious **Certified Financial Planner**™ designation.

John currently resides in Lake Norman with his wife Anya, and their two sons John and Aiden. John and Anya are active participants of their Church St. Mark where John is a member of the Knights of Columbus to help make a difference to those in need. John is also a member of the National Ethics Bureau and the Financial Planning Association. John is actively involved in the Gradient Gives Back program and is currently training for Triathlon to raise money for St. Jude's Children's Research

Hospital. John enjoys boating, skiing, golf, traveling, reading, and attending Carolina Panthers football games. John's passion is to truly make a positive difference for all the people in his life.