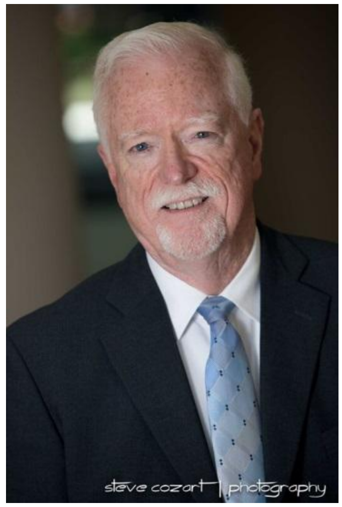
# Michael Devere, CLTC, LUTCF, MBA

*Financial Planner*

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As a Financial Planner at Osaic Wealth, I have built a practice centered on the core values of honesty, integrity, trust, and dedication. I use a client-centric approach to build lasting relationships with each and every client, positioning myself as a lifetime resource. With my financial guidance, I provide strategies that are designed to help clients build financial security for each stage of their lives.

*My areas of focus include:*

· Pension Payout Alternatives
· Pension Transfer/Rollovers
· Mutual Funds
· Tax Sheltered Annuities, 403(b) Plans
· Term Insurance
· Universal Life Insurance
· Variable Universal Life Insurance
· Fixed Annuities
· Variable Annuities
· Long-Term Care Insurance
· Charitable Giving Strategies
· Disability Income Insurance
· Estate Conservation Strategies
· Education Funding Strategies
· IRA Consolidation/Rollovers

I am a 35-year resident of Danville, CA, where I live with my wife Luanne, who is also my Personal Assistant. We are blessed with a daughter Amanda, her husband Gary, 3 granddaughters and 1 grandson. Before my transition to Osaic, I have worked in the financial industry for 18 years, previously at MetLife/Mass Mutual and John Hancock. Osaic FA was formally Lincoln Financial Advisor and is known as Osaic Wealth as of January 2025. Before that, I spent 34 years in the high-tech industry. I hold a BBA and an MBA from the University of Wisconsin in Madison, WI, where I was an Honors graduate. In my spare time, I enjoy caring for our grandchildren, reading, doing daily crossword puzzles and enjoying music and sports – in particular supporting my Wisconsin Badger football and basketball teams, as well as the Packers.

## *Strategies designed to Create, Accumulate, Preserve Wealth*

"An investment in knowledge always pays the best interest"

Benjamin Franklin

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