

Welcome to **River Investment Consultants**

online. We have been helping the people of the Tri-State area establish and maintain their long-term financial goals since 1996. Our main office is located in River Bank at their Rose Street location, but we'd be glad to meet with you at any River Bank locations or at another location that is convenient for you.



When you meet with us for a complimentary consultation, we'll take the time to get to know you so we can understand your current situation and your future goals. After we've researched available options for you, we'll provide you a personalized road-map of suggestions so you can take control of your current situation and get on your way toward pursuing your goals.

Services Provided:

- Estate Planning *
- Retirement Planning
- Budgeting
- Debt Management Planning
- Trust Planning
- College Funding/Edu. Planning
- Charitable Giving Planning
- Asset Allocation
- Portfolio Reviews
- Business Continuation Planning
- Survivor Income Planning

Products Offered:

- Life Insurance
- Disability Insurance
- Long Term Care Insurance
- Annuities
 - Fixed
 - Variable
 - Income
- Mutual Funds
- Retirement Plans
 - IRAs (Roth & Traditional)
 - Employer Sponsored Plans

Contact Us:

Please contact us with any questions or to set up a complimentary consultation. We would be glad to meet you at any River Bank location or at another location that would be convenient for you.

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1232 Rose St.
La Crosse, WI 54603

Bob Breining has been helping to guide clients toward their financial goals for more than 30 years, and has been with River Bank since January of 2010. He is devoted to assisting clients as they explore their current financial situation and determine their goals, so he can provide them with options that pave the way toward pursuing those goals. First and foremost, Bob believes it is essential to explain the factors that are taken into account when creating a financial plan, such as goals, assets, liabilities, taxes and insurance. He assists clients in becoming aware of the pros, cons and risks associated with each investment option so there are no surprises later on. This knowledge and understanding provides his clients with the opportunity to make well-informed decisions and have confidence in their financial plans.



Throughout Bob's career he has been involved in many different aspects of financial planning which has provided him with the depth of knowledge and experience that is crucial in the investment field. During his career he:

- Worked with Lutheran Brotherhood for 14 years as a District Representative/Unit Manager.
- Spent five years in advanced marketing at Wisconsin Insurance Center.
- Managed Eagle Financial Group, a division of the Bank of Cashton, for five years.
- Spent four years as a Regional Manager for Merchants and Manufacturers Bancorp, working throughout western Wisconsin, Minnesota and Iowa.
- Worked with New York Life as Partner for two years.

During his career, Bob has volunteered and served on several organizational boards, including the Chamber of Commerce, Lion's Club and church council. Along with being licensed FINRA registered Series 7, Bob is a Registered Representative with Cetera Financial Services LLC - a company devoted to providing highly personalized service. He is licensed in the states of Wisconsin, Minnesota, Iowa and Florida.

When he's not at work, Bob loves spending time with his wife Kris and their two grown children. He also enjoys golfing, hunting and traveling when he gets the chance.

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River Bank and Cetera are not affiliated.*

*Securities and insurance products offered by Cetera: * Not FDIC insured * May go down in value
* Not financial institution guaranteed * Not a deposit * Not insured by any federal government agency.*

Julie Janney, our office manager, had been working with Bob Breining as an Administrative Assistant for several years prior to coming to River Bank in January 2010. Their many years of experience together have allowed them to become a knowledgeable and proficient team, focused on providing the best possible experience for their clients.



Julie began working in the customer service field at age 14. During her career she:

- Became the youngest employee to be promoted to projectionist at her hometown movie theater at the age of 15.
- Became a Certified Lifeguard at Wilderness Resort in Wisconsin Dells, Wisconsin when she was 17. By age 19 she had earned a position as a Lifeguard Supervisor, making her accountable for up to 25 Lifeguards and 250 guests at a time.
- Gained three years of experience in the financial industry, including two years at Merchants and Manufacturers Bancorp where she served as Administrative Assistant to three separate entities within the company: Community Bank Group, KCW & Associates and Community Financial Services.
- Served as the Assistant to the Secretary of the Coulee Region Bankers Association from 2007 through 2008.
- Earned her State of Wisconsin Insurance License in 2010.

Julie believes strongly in the importance of volunteering and in being an active member of her community.

Her contributions include:

- Becoming a Certified Swim Instructor and starting a Learn to Swim program in her hometown at age 20.
- Participating in several MDA fundraisers led by the La Crosse Firefighters Local 127.
- Actively assisting Midwest-based dog rescue groups through fostering rescue dogs awaiting adoption, assisting in fundraising, and assisting in transporting dogs/supplies.
- Taking part in several Gunderson Lutheran's Steppin' Out in Pink Fundraisers.
- Volunteering time at several events benefiting the Salvation Army.
- Diving into the frigid Mississippi for the Polar Plunge.
- Assisting with fundraisers in her hometown for several years including Orphan Grain Train through her church.

Julie graduated from UW- La Crosse with a degree in Education in 2006. She and her husband Nate enjoy boating, sand volleyball, hiking with their dog Ben and spending time with friends and family.

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For more information about **River Bank**, please visit www.riverbank.biz

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