

main\$street

FINANCIAL PLANNING

2022 Annual Report





Annual Report

We are thrilled to announce the release of our fourth annual report! We are grateful for the amazing feedback and comments we have received from you on our previous Annual Reports. Check out our previous editions, [2019](#), [2020](#) & [2021](#). Thank you for your support!

In this Annual report, we provide a comprehensive review of MainStreet Financial Planning's activities in 2022 and our plans for 2023. Our team is constantly growing and evolving. The most significant event last year was the retirement of Jim Ludwick, CFP®, the founder of our firm. He started MainStreet Financial Planning business almost two decades ago with a simple goal of providing financial planning advice to everyday people. Congratulations to Jim, and we are proud to continue his mission.

We are excited to welcome new team members, Vida Jatulis, CFP® and Katherine Edwards CFP®, who share our passion for financial planning. We also said goodbye to Liz Gillette, CFP®, who left to focus on family priorities after welcoming her third child in the summer. Additionally, we celebrate the achievement of Desiree Kaul, CFP®, who became a Certified Financial Planner in November 2022.

We are proud to say that we are now an all-women financial planning team, which is a very rare even in our industry. Only 23% of all Certified Financial Planners are women! We are committed to serving our clients remotely and without interruption. We recognize that the financial markets presented challenges for everyone in 2022, and we are here to help you navigate these uncertain times.

As we mark our 20th anniversary this year, we aim to continue providing exceptional financial planning services to our clients. We are grateful for your support, and we hope that 2023 will bring stability and prosperity to everyone.

Thank you for taking the time to read our introduction. We believe that the work we do in financial planning is personal, and we wanted to share more about our team with you. We are excited to present our fourth annual report, and we appreciate your contribution to making the last 20 years special.

So, without further ado, I present to you our fourth annual report. Thank you for being part of what made 2022 and the last 20 years so special!

Till next time,

Anna Sergunina, CFP®

President & CEO



At MainStreet Financial Planning

Impact

Clients Serviced

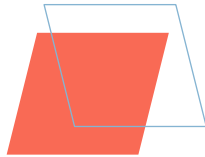
379 Individuals & Businesses

Plans Created

54 Hourly Projects **67** New Financial Plans **258** Updated Financial Plans

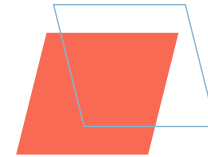
Top Content Created by MainStreet Team in 2022

Total 110+ pieces of content in 2022



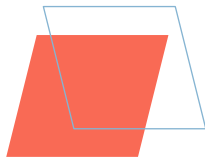
64 Articles

11- Anna, 12- Cynthia, 2 -Desiree,
11-Jennifer, 2- Meggan, 14- Vida



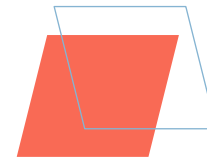
11 Chalk Talk

3-Cynthia, 1- Anna, 1-Anna/Desiree,
2-Jennifer, 1- Vida, 1-Vida/Meg



11 Media Mentions

5 -Anna, 1- Katherine, 4 -Vida,
1- Cynthia



Podcast -Anna

24 Episodes

Educational Opportunities

Our Personal [Finance Club - “Chalk Talk”](#) continues to gain popularity with our clients throughout the year. In 2022 we successfully took over reigns from Jim Ludwick CFP® and hosted 10 episodes on our own. We had a lot of fun and enjoyed meeting awesome guests. Looking forward to next year. Check out topics we’ve covered:

- Everything Student Loans
- Understand Your Long Term Care Insurance Options
- Estate Plan Do’s & Don’ts
- Home Buying in 2022
- Tax Planning: Things to work on before year-end
- The latest on the RISE & SHINE/SECURE 2.0 Acts, what that means to you and your Tax Planning in Retirement
- Roth IRAs: Conversions, Mega Back-Door, Tax Calculations, and Recent Legislation
- The Hidden Tools of Mint.com
- Parenting Aging Parents
- Medicare Roadmap

Anna Sergunina, CFP® continues to host her weekly podcast [Money Boss Podcast](#), with 185+ episodes in the making. She explores education and interesting conversations with her guests with an open dialogue about the exciting challenges parenthood brings, and how parents can manage their money even better!



TOP ARTICLES



GETTING \$600 OR MORE THROUGH VENMO? SHOULD YOU BE WORRIED?



SHOULD I BUY AN I BOND?



JIM LUDWICK'S LEGACY



2023 TAX BRACKETS, SOCIAL SECURITY BENEFITS INCREASE



HOME RENOVATIONS: USE SAVINGS OR FINANCING?



ADDRESSING THE DOWNSIDE OF AUTOMATIC BILL PAY



NEW HOME? WHAT YOU NEED TO KNOW TO FILE YOUR NEXT TAX RETURN



FINANCIAL SUCCESS USING THE 50/30/20 RULE OF THUMB



HOME BUYING IN 2022



IF MY RATE IS SO LOW, SHOULD I PAY OFF MY MORTGAGE EARLY?



PREPARING FOR AN EARTHQUAKE (OR RUSSIA HACKING ON OUR ELECTRICAL GRID)

Top Podcast Episodes



Money Boss Podcast

How to Prevent Overbuying Items For Your Pantry | With Stetson Sundin & Margaret Sundin-McCann

Ways to Leave a Legacy That Are Completely Free

Parenting Aging Parents



FUN FACT: MAINSTREET'S FINANCIAL PLANNING TEAM

**Did you know that MainStreet is now
an all-women financial planning team?**

We are thrilled to be paving the way in the industry by setting an example and championing women in our field.



**MainStreet Financial
Planning Team**



left to right: Anna Sergunina, Cynthia Flannigan, Desiree Kaul, Katherine Edwards, Jennifer Bush, Kassy Hunt, Vida Jatulis and Meggan Orenstein

Year In Review

JAN

- MSFP's Team Annual Retreat Desiree Kaul celebrates 1 year anniversary at MSFP
- Anna's son Liam turned 3



FEB

- Vida Jatulis joins MSFP
- *Chalk Talk - Everything Student Loans" With Liz Gillette and her guest commentator, Betsy Mayotte, President of The Institute of Student Loan Advisors (TISLA).*

MAR

- Jim Ludwick, founder of MainStreet retired!
- *Chalk Talk - Understand Your Long Term Care Insurance Options with Cynthia Flannigan, CFP® and joining her as guest commentator: Lee Abel, CLTC; an Independent Long Term Care Insurance Advisor.*



APR

- Kassy Hunt celebrated 6 year anniversary at MSFP
- *Chalk Talk - Estate Plan Do's & Don'ts Hosted by Anna Sergunina, CFP® and joining her as guest commentator: Carmen Rosas, ESQ*
- Meggan attend her 1st Military Money conference



Year In Review (continued...)

MAY

- Anna, Yuri & Liam move to a new home in Los Gatos, CA
- Jennifer Bush, Anna Sergunina & Cynthia Flannigan attend FPA NorCal 50th Annual conference in San Francisco, CA
- *Chalk Talk - Home Buying in 2022 Hosted by Jennifer Bush, CFP® and joining her as a guest commentator: Carl Oguamanam*

JUN

- MSFP relocates Burlingame, CA office of 9 years to Los Gatos, CA
- *Chalk Talk: Tax Planning: Things to work on before year-end Hosted by: Vida Jatulis, CFP® And Meggan Orenstein, AFC®*
- On June 22nd Vida Jatulis attempted to hike to the top of Mount Whitney, but a blizzard cut the hike short.

JUL

- Desiree Kaul passes her CFP® (certified financial planner) exam
- Anna Sergunina celebrates 16 year anniversary at MSFP
- Meggan Orenstein celebrates 1 year anniversary at MFSP
- *Chalk Talk: The latest on the RISE & SHINE/SECURE 2.0 Acts, what that means to you and your Tax Planning in Retirement Hosted by: Cynthia Flannigan, CFP® Guest commentator: Larry Pon CPA/PFS, CFP®, EA, USTCP, AEP Owner, Pon & Associates*

AUG

- *Chalk Talk: Parenting Aging Parents Hosted by: Jennifer Bush, CFP® Guest commentators: Mike & Kim Barnes Of Parenting Aging Parents*
- Vida Jatulis presents “The Top 6 Financial Planning Mistakes” to the team at Coast General Insurance Brokers
- Jennifer Bush and Cynthia Flannigan attend the Far West Roundup conference in Santa Cruz, CA



Year In Review (continued...)

SEPT

- Katherine Edwards started as a new Financial Planner at MSFP
- *Chalk Talk: The Hidden Tools of Mint.com*
Hosted by: Anna Sergunina, CFP® & Desiree Kaul, CHFC®, AFC®



OCT

- Cynthia Flannigan celebrates 4 year anniversary at MSFP
- *Chalk Talk: Medicare Roadmap* Hosted by: Vida Jatulis, CFP® Guest commentator: Paul Bever, RHU, DIA

NOV

- Jennifer Bush celebrates 1 year anniversary at MSFP
- MainStreet Financial Planning turns 20!
- Desiree Kaul attends FPA Financial Planning Residency in Colorado
- *Chalk Talk: Roth IRAs: Conversions, Mega Back-Door, Tax Calculations, and Recent Legislation* Hosted by: Cynthia Flannigan, CFP® Guest commentator: Larry Pon, CFP®, CPA/PFS, EA, USTCP, AEP of Pon & Associates

DEC

- Kassy Hunt's son James Turns 5!
- Desiree Kaul officially earns her CFP® designation
- Vida Jatulis attends the Financial Planning Association's Annual Conference in Seattle, WA
- Vida Jatulis is elected to serve for the third year in a row on the Board for Financial Planning Association Ventura County. She is the chairperson for the Pro Bono Planning Committee.



Meet the Team



Anna Sergunina, CFP® | President & CEO

Team Member Spotlight

I passionately believe that in order to live a life of fulfillment and joy, we must genuinely serve each other in any way possible. I found my mission in life to serve others via financial planning. As I continue to lead the MainStreet team, with the goal of making financial planning advice and services accessible to anyone and also evolving in my role as a financial planner, and business owner the biggest satisfaction in my career still comes from helping clients understand what stops them from achieving their financial dreams and showing them the right direction.

In 2022, Yuri and I embarked on the fourth year of our journey as parents, which presented us with both exciting and challenging moments with our son, Liam. To start off the year, we sold our recently renovated home in San Mateo and moved to Los Gatos, CA in the Bay Area for a warmer climate, better schools and new adventures. Luckily, we were able to secure a 3.75% mortgage rate on our new home before rates skyrocketed! The rest of the year was spent settling into our new home and community. Liam enjoys his new preschool and friends. Looking ahead to 2023, we are excited to visit family and travel more.

I express my gratitude to my colleagues at MainStreet, who have become like a second family to me - Cynthia, Kassy, Desiree, Meggan, Jennifer, Vida, and Katherine - for their dedication in sharing our vision and working with us to positively impact the lives of our clients.

Thank you very much! Let's raise a toast to a promising year ahead. Cheers!

Meet the Team

continued

Cynthia Flannigan CFP® | Financial
Planner, Director of Financial Planning



Team Member Spotlight

Cynthia's career started spending 21 years at investment management and wealth management companies before joining MainStreet in 2018. She has had her CFP® designation since 2008 and received a Masters in Financial Planning and Taxation in 2012. She is notoriously active on multiple boards and committees, predominantly regarding either pro bono or continuing education for financial planners.

I finally got to go to concerts again in 2022! The fear of making plans only to have them fall apart has been lifted, for the most part. The trips to wine country continued, of course, as I not only enjoy more wine but also get better at Instagram. My friends and I had a week-long trip staying in an AirBnB house with a pool over the summer. I also went to Albuquerque for the first time ever and had the privilege of playing a Steinway! Honestly, just relaxing in the shade with my friends is simply the best!

My dad moved into my sister's house in October, and I had been coordinating details of the preparation for sale remotely which had its own challenges, but we got it done. I was hoping to make another trip to Minnesota over the holidays, but snow had delayed construction of my dad's new suite there, so I'll be visiting again in the Spring.

My biggest news was that I became an Adjunct Professor at Golden Gate University teaching the Personal Investment Management class. This has been something I've wanted to do for a while, and it is so cool having students call me "Professor Flannigan" and being able to share my decades of knowledge!



Meet the Team

continued



Kassy Hunt | Client Service Manager

Team Member Spotlight

As the Client Service Manager here at MainStreet Financial, Kassy's role is to ensure our clients have a seamless, exceptional experience! From scheduling to invoicing, to following up with our clients, to keeping the team on task - she does it all!



As many of you know, Kassy has an Office Manager, James, age 5. He is her Chief Morale Officer and the focus of her life! You might hear him saying "bye" and we all have to ohhh and ahhh at his monster trucks or dinosaurs before Zoom meetings can get down to business.

2022 brought a sense of tranquility and calmness. After going through the pandemic, divorce, and moving to a new home in Frederick, MD, it was exactly what I needed. I feel completely settled in my home and find it comfortable. My son James is doing well and growing, despite occasional tantrums typical of a 5-year-old. However, 2023 will bring a big change for us as he starts school in the fall!



Meet the Team

continued



Jennifer Bush, CFP® | Financial Planner

Team Member Spotlight

Jennifer joined MainStreet in November 2021. She has a background of over 15 years working in the financial services industry. Prior to joining MainStreet, she worked 13 years for a wealth management firm helping to develop, create, and implement financial planning strategies for clients. Before that, she was a consultant and educator around financial-related employee benefits for San Francisco Bay area companies and their employees.

"2022 was a year of spreading our wings again as we slowly came out of the pandemic. In June, my boyfriend and I headed to Pinecrest for a weekend of camping and boating on the lake. After months of my daughter bugging me to get a cat, we signed up to in June to foster kittens for Silicon Valley Humane Society. Our first assignment was to take care of 2 kittens for 1-2 weeks to get our feet wet. We immediately found out that they had ringworm which required 2 months of quarantining in our spare bathroom, lime sulfur baths twice per week, oral medicine, and for us to get dressed up in hospital gowns every time we visited them. We welcomed our 2 foster fails, Tyson and Turbo, to the family in August! I visited Maryland for the first time in August and we celebrated the return of our school's annual carnival in the fall. I celebrated my 1-year anniversary in November at MainStreet, and continue to love helping people prepare for a successful retirement and empowering women to take charge of their finances. All in all, it was a good year and I look forward to many more adventures in 2023.

Volunteer work - Treasurer for my condo association."



Meet the Team

continued

Desiree Kaul, CFP®, CHFC®, AFC®
Para-planner



Team Member Spotlight

Desiree joined Mainstreet in January 2021. She graduated from Florida State University with a B.S. in Merchandising, Textiles, & Design. After more than 17 years of following her Army spouse around the globe, they retired home to Florida in 2015. Throughout her time as a military spouse, Desiree found her passion for financial education and counseling. She earned her destinations as both an Accredited Financial Counselor (AFC) and Chartered Financial Consultant (ChFC) in order to serve the military and members of her community better. She gives back by educating high school students on personal finance topics and mentoring other aspiring AFC's.

2022 was an exciting year career wise, I passed the CFP® exam in July. I attended the Financial Planning Association Residency program in November, allowing me to earn the rest of my experience hours and officially become a CFP®. I attended my first in-person conference since Covid in the fall and it was really enjoyable connecting with so many people face to face again. At home, my husband and I celebrated 23 years of marriage in April and took a relaxing weekend getaway to the gulf coast of Florida. We also finished a large home project on our outdoor space by May and that has now made our home so much more enjoyable. In September, I spent a weekend in DC catching up with longtime friends and taking in some of the sights at the Capital.

I am looking forward to 2023 and growing into my new role at MainStreet, as your Associate Financial Planner.



Meet the Team

continued



Meggan Orenstein, ACF®
Para-planner

Team Member Spotlight

Meggan is an Accredited Financial Counselor (AFC®) and joined MainStreet Financial Planning as a ParaPlanner in 2021. She has worked in the financial industry for over 10 years in numerous roles in the areas of personal finances, tax preparation, credit and debt improvement, retirement planning (including the Thrift Savings Plan), family readiness/resiliency, and personal counseling. Success for her clients is achieved when she distills and effectively communicates complicated financial topics which leads to their greater understanding, personal confidence and goal achievement. Meggan has led numerous financial education and financial counseling efforts by partnering with Volunteer Income Tax Assistance (VITA) sites, Virginia Cooperative Extension, the military Transition Assistance Program at Fort Belvoir, and northern Virginia nonprofits. By employing the same goal planning and resiliency techniques she teaches others, Meggan and her husband enjoy a semi-nomadic, pre-retirement lifestyle.

2022-Family was the focus for 2022 at Meggan's house. There is always something going on when you are a member of the 'Sandwich Generation', no empty nest here! Meggan's son Frank graduated Trinity College (Hartford, CT) with Honors, and son Matthew moved back home after starting a new remote/hybrid optics engineering job in Syracuse, NY - he is saving up to buy his own place. Joe, Meggan's husband, started his own consulting business working with LEXPAT Global Services and works from home when he is not consulting in Eastern Europe. Janice, Meggan's Mom, continues to contribute to her community as a member of the local library board and church choir member.

Meggan attended the MilMoneyCon in April 2022 where she learned how she could further support MSFP's military affiliated clients and was reminded how much she loves her extended military family. Personally she took some fun trips, kayaking in the Adirondack and Catskill Mountains, exploring Vermont, and joining her husband on an extended work trip to Warsaw Poland.

Meet the Team

continued



Vida Jatulis, CFP® | Financial Planner

Team Member Spotlight

Vida specializes in helping young families and professionals make smart financial decisions. Her clients are able to navigate all the competing demands on their money because she works with them to develop action plans to buy a home, save for college, reduce debt, fund a home remodel, allocate investments, protect assets, and optimize taxes and employee benefits. Vida's financial guidance helps her clients get organized, build wealth, and feel confident that they are on track to meet all of their goals.

2022- Change is the word to describe 2022 for me! The year started off great when I got my dream job with MainStreet Financial Planning after working 10 years for the same company. I made time to dedicate my talent to providing pro bono financial planning for local seniors through an amazing organization called Senior Concerns. My husband and I launched our oldest son Marius at the end of the year, and he is thriving working as an engineer and living on his own. The one constant in life is spending time with my family, the mountains, and the sea! We enjoyed two family trips, the first to Kauai in the summer and then a ski trip at the end of the year to Mammoth Lakes, CA. In June, my husband Darius and I attempted to hike to the top of Mount Whitney (tallest peak in the contiguous US at 14,505 feet), but an early summer blizzard cut our hike short. We will try our luck again in 2023!

Meet the Team

continued

Katherine Edwards, CFP®
Financial Planner



Team Member Spotlight

Katherine enjoys educating others about the importance of having a financial plan no matter what age or stage of life. She spent time volunteering at a local nonprofit offering financial counseling focused on paying off debt and monthly budgeting. She has also spoken at both UNC Pharmacy School and Duke Law school helping students navigate student debt, investing, buying a home and balancing the challenges that face many young professionals.

In my first few months at Mainstreet I have thoroughly enjoyed getting to know the team as well as all of the wonderful clients that we have! I have to say one of my favorite memories so far has been playing Mexican Train online with the team - even though we work remotely - we still have a lot of fun together! Shortly after I began working at Mainstreet, my husband and I moved from our home in NC to a town just outside of Nashville, TN. Since we have been back in TN we have been able to visit a few of our local spots including Arrington Vineyard which has delicious wine and great live music. We spent Thanksgiving in Florida and then spent the rest of the holidays settling into our new home. I'm excited for all that 2023 holds for us at Mainstreet!



Good Deeds and Impact



\$1,750.00 in charitable donations made by [MainStreet through our “Thank you” client referral program in partnership with TisBest.](#)

Top benefactor charities:

- Various Ukraine Charities
- Planned Parenthood
- Southern Poverty Law Center
- St. Jude Children's Research Hospital-ALSAC



SPLC
Southern Poverty Law Center

We also made donations in the memory of our late clients we lost in 2022:

- Santa Barbara Maritime Museum
- Masters Touch Ministries

Our employees made personal donations to:

- Calvary Church
- Save for Children (Ukraine)
- MainSprings
- Haiti Healthcare Partners
- Sierra Club
- New Life Mission- transforming homeless families
- Junior Achievement- inspiring young people for success
- San Jose Public Library
- Sacred Heart Community Services
- Young Life
- The Summit Church
- Compassion International
- CLI Prison Alliance



Save the Children®



2022 has been another excellent year for the MainStreet Financial Planning team, and we're looking forward to an even more exciting year ahead! Here's what you can expect ...

THEME OF THE YEAR

Every January during our annual retreat, we declare a theme for the year. This year, our theme is "Stability," reflecting our confidence in tackling whatever 2023 brings us.

In the past year, we focused on securing a smooth retirement transition for Jim Ludwick, our founder, onboarding new team members Vida and Katherine, and continuing to serve our clients.

As a team of women financial professionals, we are now dedicating ourselves to sharing our professional skills with our clients, colleagues, communities, friends, and families. We are setting professional goals to deepen our expertise, build our brands, educate our clients, connect with our communities more deeply, and share what we've learned along the way.

We recognize that you rely on us to help you navigate Smart Financial Decisions, and we are committed to creating an environment for all of us to thrive in.

Thank you for being part of our MainStreet family, growing with us, and trusting us with your most intimate conversations. It is our greatest honor to serve you!

MainStreet Financial Planning Team:

Anna, Cynthia, Kassy, Desiree, Meggan, Jennifer, Vida, and Katherine.



A Picture is Worth 1,000 Words: Our Life In Photos



Katherine & Jonathan



Katherine with nieces



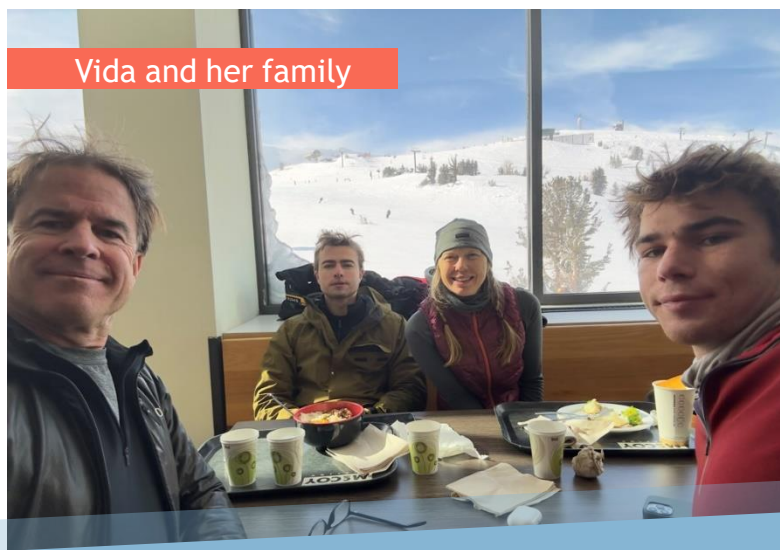
Anna & Liam in Healdsburg, CA



Vida on her bike



James: Hello!



Vida and her family



Cynthia Wine Tasting



Vida in Lavender field



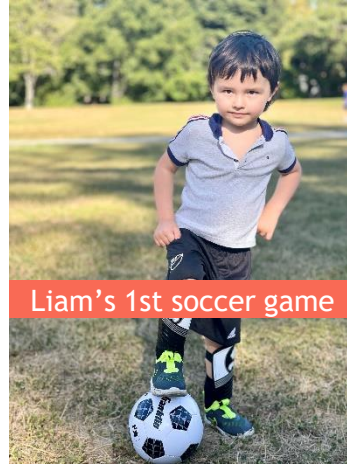
Anna, Jennifer & Cynthia at FPA NorCal



Desiree with Friends



Anna & Jim in Burlingame office, last time in person before Jim retires!



Liam's 1st soccer game



Anna saying good bye to Burlingame office of 10 years!



Meggan



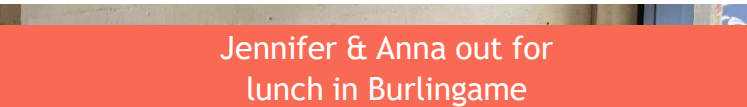
Jennifer with her foster cat



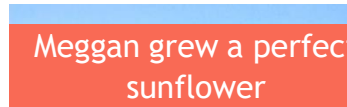
James remodeling bathroom



Cynthia in Minnesota with her dad



Jennifer & Anna out for lunch in Burlingame



Meggan grew a perfect sunflower



Meggan & Joe





Desiree FPA Residency



Jennifer's fostered cats



Cynthia with friends wine tasting



Cynthia with Joseph at FPA meeting



Jennifer & Sara



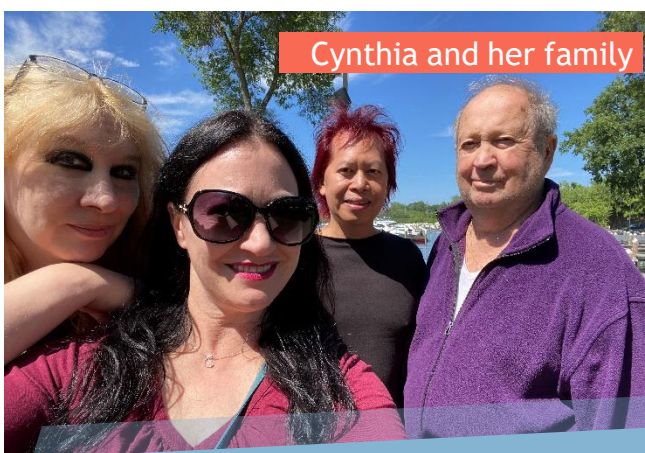
Liam in dinosaur camp



Liam: pancakes anyone?



Desiree and her husband Joe at the beach



Cynthia and her family



Cynthia enjoying wine and view



Meggan's amazing view

mainstreet

FINANCIAL PLANNING

Learn More on Our Website:
www.mainstreetplanning.com