

**MARGO** has been the President of Black Financial Services, Inc. since 1991, when she took over the business from her father, Don, who started the firm in 1960. Margo has worked in the financial field for **over 30 years**.

Margo thoroughly enjoys getting to know each and every client on a personal level. She knows **building an advisor/client relationship** takes time, but she feels it is one of the most important steps to building a successful, **long-term partnership**. She listens to her clients' needs, assesses the risk tolerance they are comfortable with before recommending any investments or strategies. It is Margo's **focus on family** that allows her to develop a deep, ongoing relationship with her clients and their families. As your Osaic Wealth, Inc. Financial Advisor, Margo will help you define your goals and create a path to pursue them.

**MICHELLE** joined Black Financial Services, Inc. in January 2022. She works jointly with Margo to ensure clients continue to receive the best possible service and recommendations. Michelle has **20 years** of financial experience. She is a Certified Financial Planner™ professional and holds her Series 7 and 66 security registrations with Osaic Wealth, Inc. Michelle also holds her life, health and annuity licenses in the state of Minnesota.

Michelle loves assisting her clients in pursuing their goals. She is passionate about financial planning and making her **clients' financial lives easier** to manage. Michelle works with her clients to identify their unique goals, build a personalized financial plan, implement the plan, and monitor **progress towards their goals**. As your Osaic Wealth, Inc. Financial Advisor, Michelle will help you pursue your financial goals and dreams.

**MARGO**  
**BLACK SCEPANIAK** 

**OSAIC WEALTH, INC. ADVISOR**

**MICHELLE**  
**HERICKHOFF, CFP®**

**OSAIC WEALTH, INC. ADVISOR**

**Licenses/Registrations**  
AIF® (Accredited Investment  
Fiduciary) designation  
Security registrations  
Series 6, 63 and 65 through  
Osaic Wealth, Inc.  
MN license for Life,  
Health and Accident



**Licenses/Registrations**  
Certified Financial  
Planner (CFP®)  
Security registrations  
Series 7 and 66 through  
Osaic Wealth, Inc.  
MN license for Life,  
Health and Annuities

