Ann Arbor Investors Turn to Croak Capital, a Trusted Fiduciary Financial Advisor

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Croak Capital, a fee-only fiduciary financial advisor in Ann Arbor, is gaining traction among local investors navigating complex wealth moments such as business sales, equity payouts, and inheritances. The firm works with clients who have $2 million or more in investable assets, providing coordinated portfolio management, tax-aware planning, and multi-generational strategy under a strict fiduciary standard.

?As wealth becomes more complex, casual advice stops working,? said Eric Croak, President of Croak Capital.? Many Ann Arbor professionals are juggling concentrated stock, equity from a business or practice, multiple retirement plans, and future estate goals. Our role is to sit at the center of that picture, coordinate the moving parts, and make sure every decision serves the client ? not a product manufacturer.?

Ann Arbor?s economy, anchored by the University of Michigan, healthcare systems, technology firms, and advanced manufacturing, has created a concentration of entrepreneurs, executives, and professionals with sophisticated balance sheets. Liquidity events ? such as company sales, stock vesting, and significant inheritances ? often trigger a cascade of decisions, including: diversifying concentrated stock positions, managing multi-state and multi-jurisdictional tax exposure, coordinating retirement, trust, and brokerage accounts, and funding long-term family and philanthropic goals. Without structure, these inflection points can lead to unnecessary taxes, inefficient diversification, or missed opportunities.

?High-net-worth investors are increasingly looking for advisors who are legally obligated to put their interests first,? Croak added. ?A fiduciary framework reduces the noise and lets us focus on what actually moves the needle: risk, taxes, behavior, and alignment with the client?s life.?

Croak Capital?s model combines investment management with broader financial planning and professional coordination. As a fee-only fiduciary, the firm is compensated directly by clients, not through product commissions, revenue-sharing, or hidden incentives. This structure supports impartial portfolio construction across public markets and, where appropriate, private strategies; tax-aware deployment of capital after liquidity events, including pacing, loss harvesting, and asset location; estate and trust coordination in

conjunction with clients? attorneys and CPAs; and multi-generational planning, ensuring that beneficiary designations, trusts, and investment strategies work together rather than in conflict.

For entrepreneurs and executives seeking a fiduciary financial advisor in Ann Arbor ? and may hold overlapping interests in startups, privately held businesses, employer stock plans, and retirement accounts ? this level of integration is particularly relevant.

Many Ann Arbor investors hold significant exposure to a single company or sector, whether through founder equity, options and RSUs, or legacy holdings. Croak Capital designs multi-year diversification plans that balance risk management with tax considerations, using tools such as staged selling, charitable planning, and, when suitable, exchange funds or other structures.

The firm also evaluates access to private equity, private credit, institutional real estate, and other alternative investments for qualified clients. Because Croak Capital does not receive product commissions, these vehicles are assessed on fit, transparency, and portfolio role rather than sales incentives.

In parallel, multi-generational wealth planning has become a growing priority among the firm?s clients. By aligning estate documents, trusts, beneficiary designations, and investment strategy, Croak Capital helps families prepare for transitions and reduce the risk of fragmented or improvised decision-making by heirs.

As a Registered Investment Advisor (RIA), Croak Capital operates under a legal fiduciary standard that requires full disclosure of conflicts of interest, client-first recommendations, and an ongoing duty of care and loyalty throughout the relationship. This stands in contrast to suitability-based models, where recommendations must be broadly ?appropriate? but may still carry higher fees, embedded commissions, or firm-driven incentives.

?Many of our clients have already done the hard work of building their wealth,? said Croak. ?They are looking for an advisory relationship that respects that effort ? one that is transparent on fees, disciplined in execution, and coordinated with the professionals they already trust.?

About Croak Capital:
Croak Capital is an independent, fiduciary wealth management firm serving entrepreneurs, executives, and families with $2 million or more in investable assets. Based in Toledo, Ohio, the firm works with clients in Ann Arbor, across Michigan, and nationwide.

Croak Capital's advisors provide fee-only, fiduciary advice with clear, transparent pricing, research-driven portfolio management with ongoing risk and tax oversight, coordination with clients? CPAs, estate attorneys, and other professionals, and planning for business exits, equity compensation, sudden wealth, and

multi-generational transitions.

For more information or to request a conversation, visit croakcapital.com, call (419) 464-7000, or email hello@croakcapital.com.

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Croak Capital

Welcome to Croak Capital ? where our experts blend integrity with innovation.

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