



## **Joel Heimbigner, CFP®**

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## **PROFESSIONAL BACKGROUND**

As a Certified Financial Planner (CFP®) and Financial Advisor at MassMutual Carolinas, I bring over six years of dedicated service to our community. With a background that spans from the insurance industry to investment specialization, not only do I bring industry expertise, but I enjoy building trust-centered relationships with my clients.

In my current role, I specialize in asset management strategies, conduct risk protection reviews, and provide personalized financial planning services to individuals, families, and business-owners. I've been recognized for my success as a rising leader in our agency. The most rewarding part of my work is guiding my clients towards financial organization and helping them be prepared for the future.

Beyond financial services, I find fulfillment in volunteering at my local church and contributing to the well-being of our community. Originally from San Diego, I found my way to Charlotte on a lacrosse scholarship at Queens University of Charlotte and have enjoyed the area ever since. Outside the financial world, my passions include playing and watching sports, attempting to hone my culinary skills, and spending days at the beach with my family. I am happily married to my college sweetheart, Jenny, and we are blessed with three beautiful daughters: Emery, Lainey, and Hallie.

My vision for our financial practice is to support families and business owners in making smart financial decisions that lead to enduring success. I'd love to talk with you and start crafting a plan for your financial future, based on your goals.