

**Stephen C. Schramm, CFP<sup>®</sup>, CPA, PFS**  
**Principal, Senior Financial Advisor**



Stephen Schramm directs an HBKS team of financial advisors, tax professionals and administrators who develop financial plans and investment strategies that are customized to address client-specific needs and goals. His primary emphasis in his daily practice is to focus on each client's comprehensive financial picture and to integrate each financial component into a coordinated plan. Too often, Mr. Schramm sees many professionals that focus on specific components of a client's life while ignoring others. Without a comprehensive, integrated plan, you can never help a client understand and reach their overall goals.

Mr. Schramm started his financial services career in 1989 as a tax consultant with Arthur Andersen & Co., he oversaw a tax service contract with the Resolution Trust Corporation (RTC), the agency created by the federal government to resolve the savings and loan crisis. In late 1992, Mr. Schramm partnered in Schramm & Munson, P.A. For four years, Mr. Schramm led the initiative to service the tax reporting responsibilities for more than 120 failed financial institutions in the Western states on behalf of the RTC.

Through his own success with Schramm & Munson, Mr. Schramm realized the need and potential market for financial professionals who could combine tax and accounting expertise with financial services knowledge to provide a holistic client solution. In late 1999, he returned to his hometown, Stuart, Fla., to establish a practice using tax planning as its basis but providing comprehensive financial services to individuals, families and businesses. Mr. Schramm merged his firm with HBKS in 2004. He directs a team of dedicated professionals to provide the highest levels of service to each of their clients.

Mr. Schramm earned his Bachelor of Science in Business Administration and Accounting from West Virginia University and his Masters in Accounting from the University of Florida. He holds the designations of CERTIFIED FINANCIAL PLANNER<sup>™</sup>, Certified Public Accountant and Personal Financial Specialist. He is also the current Chairman of the Board for House of Hope and formally was the chairman for the Economic Council of Martin County, Inc. and the YMCA of the Treasure Coast Florida, Inc.

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