Thomas M. Irwin

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Certified Financial Planner®
Attorney at Law
Certified Public Accountant
Personal Finance Specialist

Tom Irwin's professional training and career experience highlights the PrairieView Partners perspective. We work with all aspects of our clients' financial lives, from estate planning, to investment strategy, to tax planning and management.

With an undergraduate degree in Business Administration, Tom began his career with 3M. He attended law school at the University of Minnesota, graduating with honors. After practicing in the areas of taxation, estate planning and general business with a Minneapolis law firm, Tom obtained his CPA license and moved to a large public accounting and consulting firm where he practiced in the areas of tax and estate planning, trust administration, and small business consulting. He left public accounting to join a private wealth management firm as a tax, trust and estate planning advisor. Along the way, he obtained credentials as a Certified Financial Planner® (CFP) and Personal Financial Specialist (PFS). He co-founded PrairieView Partners in 2007.

"When I was growing up, my parents owned a retail flower store. I saw first-hand, every day, the important decisions they made in their business and the impact of those decisions on our family. That's why I've built the career I have: I draw on three distinct sets of skills to provide our clients the integrated perspective they need to balance their resources and their dreams."

On working with clients…

Growing up in a family with a retail business, I learned early on to value useful business advice. This is equally true when working with clients to manage and grow their personal resources, their wealth. In good times and bad, it is vitally important to look comprehensively at all financial decisions. We structured our firm to make the client's interest our only interest, and it is immensely satisfying to know that we provide the useful advice our clients need to make sound decisions that will deliver long-term results.

An integrated perspective…

Over the past quarter century, we've seen enormous and complicated changes in the financial world. Self-directed 401(k) plans have largely replaced traditional pensions. The result is that people have been forced to become their own "pension" managers. Now, not only must they try to understand the mind-boggling range of investment options, they are also responsible for saving and investing for retirement, without much help understanding and managing the interrelated investment, retirement, estate and tax planning issues.

The financial and investment world has been slow to provide good options for people needing help in multiple areas. I asked myself where I would send my mother, if she needed financial advice. There were plenty of financial advisors and stockbrokers, plenty of insurance agents, attorneys, accountants and tax return preparers. Each advisor would handle their area of expertise, but without knowing what the others may be recommending. It would be a lot of work for her to have the left hand tell the right hand what was happening. There were "family offices" which handled the full range of these services for extremely wealthy people, but there were no models for how these services could be integrated for people like my mother.

PrairieView Partners is, I believe, uniquely structured to accomplish this vision of client service. Our partners have diverse professional backgrounds as lawyers, CPAs, financial planners, and investment advisors. We sell no products, are not tied to particular mutual fund companies or other organizations, and are completely objective in the advice we give. And, because we came into the business from different professions, we do not carry the "bias" of any one approach to financial planning, nor any one model into which we force our clients. The results are an advisory team that I would recommend to my mother.

Education and professional experience…

I earned my undergraduate degree in Business Administration from Stetson University in Deland, Florida, majoring in finance and investments. After working briefly for 3M, I attended law school at the University of Minnesota, graduating with honors. I joined the Minneapolis law firm Curtin, Mahoney and Cairns, practicing in taxation, estate planning, and general business. After receiving my CPA license, I moved to Wilkerson, Guthmann and Johnson, a St. Paul-based public accounting and consulting firm. During my tenure there I was responsible for managing a broad spectrum of clients and businesses, ranging in scope and size from individual tax return preparation to multi-million dollar corporate transactions.

I left public accounting after 11 years to establish a tax and trust administration division for a private financial planning and investment advisory firm. In this role for nine years, I served as the tax advisor for over 400 individual clients. I established and administered a wide variety of trusts, estate plans, and charitable accounts, and served as the firm's primary estate planning consultant.

I bring a wide and varied, multidisciplinary background to PrairieView Partners. I work closely with our clients on the full spectrum of their legal, tax, accounting, and financial planning needs. I am available to provide advice and counsel to both individuals and businesses on a range of financial matters, including personal financial planning, trust and estate administration, investment strategies, income taxation, estate planning, tax compliance, IRS representation, and business transactions.

My professional memberships include the Minnesota State Bar Association, the Minnesota Society of Certified Public Accountants, the American Institute of Certified Public Accountants, and the St. Paul Estate and Financial Planning Council.

PrairieView Partners LLC

PERSONAL WEALTH MANAGEMENT

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