

John Smith's Unique Capabilities



JOHN SMITH

VICE PRESIDENT

Your Logo Here

John's Outlook

Many people make more of an effort to plan their vacation than to plan their financial future. John is here to help clients achieve their financial goals through planning and implementation.

Dedicated to assisting clients in identifying their financial goals and turning those goals into realities, he can guide clients in college funding, retirement planning, tax planning, insurance planning, estate planning, and investment strategies.

Sometimes people procrastinate when college expenses, a home purchase, or retirement goals seem so far away. However, time and consistency can be your greatest allies in financial planning.

John's Services

Asset Allocation

John will look at your current portfolio and analyze where your stocks are allocated and how this best fits with meeting your financial goals. He will then use this analysis to recommend any changes that should be made to help you better meet your goals.

Education Funding

Examining things like how fast college costs are rising and how much you currently have invested for college costs can help determine a savings plan to fund your children's college education. John can then use this analysis to create a savings program with investments tailored to help meet your goals.



Estate Planning

Estate planning seems like a huge undertaking, but it's quite manageable if you seek the help of a professional who has experience in the area. When John provides individuals with estate planning strategies, he first talks about their existing plans, their desires for how they want their assets distributed, and any other concerns they have about putting their estate in order. Then he works through their financial situation to estimate what their estate will be worth and what will be owed in taxes and probate fees. He then discusses specifics about how they want their estate distributed and ways to ensure that heirs pay the least amount of estate tax possible.

Financial Planning

In reality, a complete and comprehensive financial analysis should not only address what you have identified as your primary financial goal, but should also review your entire financial picture. For example, will the life insurance you currently own be subject to federal estate taxes? What are tax-deferred and tax-free investments and when should they be used? What are the advantages and disadvantages of your children owning the assets designated for their college education? John can help you with this analysis.

Retirement Planning

By reviewing your current assets, retirement plans, and rate of savings, John can give approximate answers to questions like "Based on my savings, when is the earliest I can retire?" and "With



what I have saved so far, what will my retirement income be?” This analysis helps John see how your present situation measures up against the lifestyle you want for the future, and guides him in making any adjustments necessary to provide the funds needed to carry out your wishes for retirement.

Service

John offers a wide variety of financial products and services. However, the most important “product” he offers is service to his clients. It is the service he provides that helps his clients decide which financial products fit their unique financial situation. It is service that compels John to get to know his clients well, so he can make sure their investment program fits their financial situation. It is service that prompts John to schedule annual meetings with his clients to rethink past decisions to ensure they are on target to help achieve financial goals. It is service when he phones his clients to introduce an idea that may be of benefit. It is service that demands John enroll in continuing education to keep abreast of the ever-changing marketplace. And it is service — high-quality, responsive service — that helps John earn the trust and support of his clients. John realizes his clients have many sources available for their business. It is with first-class service that he separates himself from the others.



John Smith

Vice President

John has been a Vice President at Your Company since 1990. Prior to that, he worked in the financial services industry for over 10 years at various brokerage firms. His responsibilities at Your Company include making asset allocation decisions for clients' portfolios and structuring an overall financial plan for clients.



John received his BBA in accounting from Your State University in 1975 and his master's degree in marketing from the University of State in 1978.

John, his wife, Amanda, and their two sons, Jeffrey and Joseph, reside in Anytown. John is active in his community as a board member of the local Financial Planning Association. In his free time, John enjoys golfing, traveling, and spending time with his family. John also coaches his sons' baseball and basketball teams.



As a financial advisor, John helps clients set a clear and realistic path toward meeting their goals while optimizing their investments. He commits to providing clients with solid investment advice and uncompromising service. All types of investors rely on him for investment management discipline and knowledge, and to help them achieve strategic investment goals.

John Smith

Vice President

Your Company Name

123 Your Street

Your City, ST 12345

212 123-4455

800 123-5566

212 123-6677 Fax

john.smith@yourcompany.com