

The ABC Company's Unique Capabilities



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The ABC Company

It is the ABC Company's mission to provide outstanding service. What does it mean to offer outstanding service? It means that, as your financial advisors, we won't rest until we are certain that your financial plan is optimized for the efficient achievement of your goals, both short and long term. Whether you are saving for retirement, a child's college education, or working to reduce your debt load, we will do our utmost to see that your path to these goals is unobstructed.

Our Outlook

Do you wish you had more time to manage your finances? Even if you read financial articles and use financial software, you will probably find you still can't manage your affairs the way a professional can. There is just too much information and too many other demands on your time.

That's why the ABC Company is here. It is our job to keep up with the ever-changing financial services industry to help you manage your finances effectively. We will work with any other advisors you may have to help assure all parts of your financial picture fit together. Our goal is to evaluate your total financial situation. By seeing the whole picture, we can help you make necessary adjustments to help keep you on the path to meeting your financial goals.

Our Services

Asset Allocation

You may have heard the term asset allocation, but not given it much thought. After all, is it really something everyone needs to think about? ABC Company

believes that it is and here's why.

In setting up your investment portfolio, you first need to pinpoint your objectives. Do you want high returns, long-term growth, or do you need current cash flow? You also need to determine your risk tolerance. Will you be comfortable with investments that carry high risk or do you need low-risk vehicles? Answering these questions will give you a good start on figuring out what asset allocation is best for your portfolio.

Asset allocation refers to how much money you have in the various asset classes (cash, stocks, and bonds). Determining what amount to put in each class can prove very important. To determine the allocation that's best for you, we need to look at your age, income level, and tax bracket. Your goal is to create an asset allocation that gives you an appropriate balance of risk and reward, while allowing you to feel comfortable with the investments you've chosen.

Your asset allocation is an essential component of your portfolio and as your life changes, you need to make sure your allocation stays in line with your goals and risk tolerance.



Education Funding

We all want our children or grandchildren to grow up to be healthy, wealthy, and wise. While a good college education generally provides a good start in that direction, many parents are intimidated by the potential costs involved. Instead of avoiding the issue, take time to plan, save, and enlist professional help in reaching these college funding goals.

The ABC Company can help you assess your situation to provide a unique solution to your needs, taking into account your individual situation. For example, families with young children may simply need to establish a routine savings plan with the appropriate investment choices. On the other hand, people with children nearing college age with little in savings might need to save significant sums of money as well as conduct a thorough review of financial aid possibilities.

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 we provide individuals with estate planning strategies, we first talk 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 we work through their financial situation to estimate what their estate will be worth and what will be owed in taxes and probate fees. We then discuss specifics about how they want their estate distributed and ways to ensure that heirs pay the least amount of estate tax possible.

Financial Planning

Financial planning means something different to almost everyone. For some, it's accumulating enough money to enjoy a comfortable retirement. For others, the most important goal may be to ensure their family is provided the income which would be lost if the breadwinner in the family unexpectedly died. You

may desire to accumulate funds to enable your child to attend the college of his/her choice. And many people feel the need to pay less of their hard-earned income to the government.

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?

To develop a financial plan requires a great deal of thought, time (initially), and most importantly, the discipline to carry through with your plan over time.

Retirement Planning

Are you or is a member of your family considering retiring soon? If so, now is the time to prepare and take the worry out of retirement planning. Creating a solid foundation for your future financial security does not need to be complicated. However, it does require someone with the knowledge and experience to help you bring all your needs and desires together.

The ABC Company strives to provide thoughtful and knowledgeable help and service to our clients, so they can make reasonable and satisfying decisions about very important retirement considerations.

We have been helping residents in this area for many years. Our clients are people like you, people who are looking to make their dollars last longer and go further.

Please feel free to call the ABC Company at 212-222-3333 to discuss any of your financial planning needs.





John Smith President

John founded the ABC Company in 1990. Prior to that, he worked in the financial services industry for over 10 years at various brokerage firms. His responsibilities at ABC Company include making asset allocation decisions for clients' portfolios and structuring overall financial plans for clients.

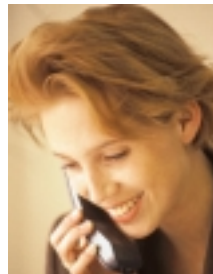
John received his BBA in accounting from Your State University in 1975 and his master's degree in marketing from the University of State in 1978.



Mary Johnson Vice President

Mary joined the ABC Company in 1992. Her responsibilities at ABC Company include reviewing clients' estate plans and college funding programs.

Mary received a bachelor's degree in English from Your State University in 1990 and her master's degree in finance from the University of State in 1991.



Susan Riley Financial Advisor

Susan joined the ABC Company in 1996. She received her BBA in management from Your State University in 1995.



Frank Murphy Financial Advisor

Frank joined the ABC Company in 1995. Prior to that, he worked in the financial services industry at a local brokerage firm. Frank received his BBA in accounting from Your State University in 1993.

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