



The ABC  
Company's  
Unique  
Capabilities

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Your Logo Here



# The ABC Company

Helping the ABC Company's clients pursue their investment goals is not just a job to us. Rather, it is a purpose which inspires us to go to work every day. Through integrity, sound judgment, and discipline, we are able to build relationships with our clients that will hopefully last a lifetime. We ask questions and listen to your answers so we can take a long-term approach to helping our clients pursue their investment goals.

## Our Services

### Asset Allocation

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

### Bonds

Many investors select bonds for a dependable income stream or as a way to protect their principal. These investors will typically buy and hold bonds until maturity. Other investors prefer to use bonds as a way to reduce the risks in a portfolio that is heavily weighted with stocks or to actively trade bonds for capital gains. These investors need to assess the likely future direction of interest rates in conjunction with other factors. Each type of investor will use very different strategies for bond investments. The ABC Company will help you determine your objectives for your bond portfolio and then devise appropriate strategies to help achieve those objectives.

### 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. The ABC Company 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 The ABC Company provides 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

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. The ABC Company can assist you in this process.

## Insurance Review

Do your insurance policies provide you with adequate protection in all major areas, including life, health, disability income, homeowners or renters, automobile, and personal liability? When was the last time you reviewed all of your insurance policies?

Your insurance needs do not remain stagnant and will change over time. You should assess your insurance coverage periodically, especially if a major life event occurs. Having another child, getting married, obtaining a large salary increase, moving to a new house — all of these events can alter your insurance needs drastically. The ABC Company can assist you with this review.

## Retirement Planning

Are you positive that you have enough money to live comfortably during retirement? If you can't answer that question with a resounding "yes," then a retirement planning review may be in order. In this review, the ABC Company will discuss your current retirement savings, your future needs, and ways to help you get there.

First, we will determine the value of your current retirement nest egg, which may include savings, insurance, and employer retirement plans.

Then, we will look at how much money you'll need for retirement. We will explore factors such as life expectancies, long-term-care costs, medical expenses, and inflation. We will also discuss your particular goals for retirement. Whether you want to travel, enjoy hobbies, work, or volunteer part time, your style of living will determine your living costs during retirement.

Last, we will work to create a financial plan that will help you meet your retirement requirements. We will choose investments that will help you obtain the growth you need, based on your risk tolerance and time frame for investing.

## Stocks

When stock prices just seemed to keep on rising, many investors did little more than select stocks whose prices were increasing dramatically. This strategy worked well for a while. But now that the market has declined substantially, investors are again talking about the reasonableness of price/earnings ratios, earnings estimates, and sales and growth estimates. There has been a return to a fundamental approach — researching and examining a stock's financial situation before purchasing it. The ABC Company can assist you in evaluating stocks for your portfolio.

**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.



## **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.



## **Susan Riley** **Financial Advisor**

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

## **The ABC Company**

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