



John Smith's Unique Capabilities

John Smith
Vice President

Your Logo Here

John's Focus

Stock market volatility has made the past three years difficult for most investors. While most of us realize intellectually that we must assume more risk to achieve higher return potential, emotionally it is often difficult to continue investing when the future direction of the market is unclear.

In this environment, the guidance of a knowledgeable advisor can help you stay the course. This is an excellent time to reevaluate your investments and objectives. It is important now more than ever that your investment strategy match your goals and objectives.

Investment Strategy

People often feel they have the knowledge and skill to take the place of a professional in assisting the management of their investment portfolios. While it may look easy, keep in mind the financial advisor's role is broad. First, the advisor is backed by a large firm's team of analysts, researchers, and traders. Each member adds value to that of the financial advisor.

Although investors may spend a short amount of time with their financial advisor, the financial advisor spends considerable time on the client's account. The investment process normally begins with the financial advisor and client determining objectives, risk tolerance, time horizon, and future needs such as retirement, college expenses for children, and more.

Next, depending on the client's experience, the financial advisor may educate the client about the investment process — for example, how securities

are bought and sold or the structure and management of a mutual fund or managed account. At this point, the investor would learn about the inherent risks of each investment alternative and the associated costs of the transaction or portfolio management.

Third, an asset allocation model for the client's portfolio is determined. While every investor has distinct needs, no investor should place all eggs in one basket.

Every portfolio needs to be monitored. In many cases, investors may need additional planning services such as tax, retirement, and estate planning. A financial advisor may work alone or with the investor's tax advisor to help you reduce a heavy tax burden. Or, as retirement approaches, the financial advisor can assist the investor in developing a retirement plan with the objective of providing the income to maintain a desired lifestyle.

While some services involve fees, they are generally low in comparison to the possible tax savings gained and the comfort of knowing that a financial plan, monitored by a professional, is in place.

Other Services

John's goal is to aid his clients in managing their personal finances to help achieve their long-term goals. Some areas where he can best be of service include:

Financial Planning — Through meticulous fact-finding, he analyzes your current planning and develops strategies to help you achieve your long-term goals.

Retirement Planning — John can either design a retirement plan for your company or help you maximize a plan that you participate in.

Estate Planning — Through the use of the latest estate planning techniques, he can help you develop an effective estate plan, which considers wills, trusts, insurance, and other vehicles to help minimize your estate taxation.

Personal Insurance — John provides a full range of insurance products, including life, health, disability, and long-term care.

Tax Planning — He can help you develop strategies designed to reduce your tax burden.

John finds out your goals first, then decides the appropriate course to accomplish those goals.

John's Commitment

John has remained committed to the simple tenet that the best interests of his clients must take precedence in all decisions. From data gathering, to analysis, to recommendations, the guiding principle has been to make sure that the client has a clear picture of what is needed, why it is needed, and how their decisions will affect their financial picture.

Giving the client choices and alternatives when providing strategies to help meet their financial needs has been another important factor in his commitment to excellence. Feel free to call John at 212-222-6666 about any of your financial concerns.



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 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.

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.



John finds tremendous personal satisfaction in helping his clients take a long-term perspective of their financial goals. Retirement, college funding, first homes, and other significant goals are achieved through carefully thought-out strategies, time frames, and patience. Although there are always challenges to our financial plans, we cannot lose sight of the control we can exercise in our lives to achieve a sense of security and well-being.

John Smith
Vice President
Your Company

123 Your Street
Your City, ST 12345
212 222-6666
800 333-6666
212 232-6777 Fax

E-mail: john.smith@yourcompany.com

www.yourcompany.com