



The ABC Company's Unique Capabilities

John Smith
President

Mary Johnson
Vice President

Frank Murphy
Financial Advisor

Susan Riley
Financial Advisor

Your Logo Here

The ABC Company

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.

Asset Allocation

While everyone can agree that asset allocation is an important part of an investment strategy, not everyone is willing to employ it. Many investors would rather spend the bulk of their time searching for the latest hot investment. Why?

Asset allocation can be boring. It does not provide extravagant returns quickly. Also, the process itself can be quite daunting. There are more investment choices now than ever before and factors such as world economics, currency fluctuations, and income taxes need to be considered before making your selections. In addition, most individuals have their assets spread out among various accounts in different locations, making asset allocation even more complex.

To further complicate matters, once a portfolio is finally assembled to your satisfaction, it is usually recommended that the allocation mix be reviewed and rebalanced at least once a year. However, it provides a disciplined approach to diversification and eliminates the need to time investment decisions.

Estate Planning

The ABC Company is available to provide advice regarding your estate plan. Together, we will formulate an estate plan that is designed to help:

- Minimize estate taxes and associated costs.
- Determine the best way to dispose of and manage assets.
- Ensure that your heirs will be able to satisfy estate obligations.
- Achieve your personal goals and objectives for disposition of your assets.

Some of the issues we will cover in developing this plan include:

- What assets do you currently own, where are they located, and how are they owned?
- How do you want to dispose of your assets?
- What current estate plans do you have?
- Do you have any unique family circumstances that will affect your estate plan?
- What is your projected estate tax and are there steps

you can take to minimize the tax?

- Will your heirs have the financial ability to manage your assets?
- Will your estate have sufficient liquidity to meet your heirs' immediate needs?

Financial Planning

In this fast-paced world, we often wonder how we will get everything done. One strategy is to delegate tasks to others who have the knowledge and experience to help you get the job done.

That's why the ABC Company is here. When it comes to financial matters, we have the training and experience required to help you develop a financial plan that is tailored to your individual situation. We will first take the time to explore your lifestyle, goals for the future, and comfort level to create a plan tailored to you. After working with you to establish realistic investment objectives and asset allocation guidelines, we will help select investments and/or find money managers. We will then monitor your portfolio to help ensure all parts are working together in the way designed. If there are changes you need to be aware of, we will notify you so a plan of action can be discussed. We will also stay in touch to see if there are any changes in your life or goals that would necessitate changing your financial plan.

Retirement Planning

If you haven't taken the time yet to begin planning for your retirement, the ABC Company urges you to do so now. Before you know it, you'll be ready to retire and you don't want to find out then that you don't have enough money.

When we begin to help clients with their financial plans, we work with them to find the answers to these three questions:

1. How much income will you need during retirement?
2. What resources will you have available (assets and income) to use during retirement?
3. How much do you need to save now to make up the

difference between what you currently have available and what you will need?

To answer these questions, you first need to think about your expectations for retirement. Individuals vary drastically in their dreams and, thus, financial needs — for example, if you plan to travel extensively, you will need more money than someone who wants to stay at home and tend to a garden.

Once you have decided what you want for your retirement, we can help you with the other questions. We will work with you to take inventory of what assets you currently have for retirement and what income you can plan on. We will then come up with a plan for investing to help you “fill the gaps.”

Our Commitment

We have remained committed to the simple tenet that the best interests of our 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 our commitment to excellence. A commitment to provide ongoing quality service has been the cornerstone in our business operations. Annual reviews, our newsletter, and frequent personal contact help our clients know where they stand with their financial goals and objectives.

But the most important ingredient in our success has been the confidence and loyalty of quality clients.

Please feel free to call us at 212-222-3333 to discuss any of your financial concerns.



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.

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