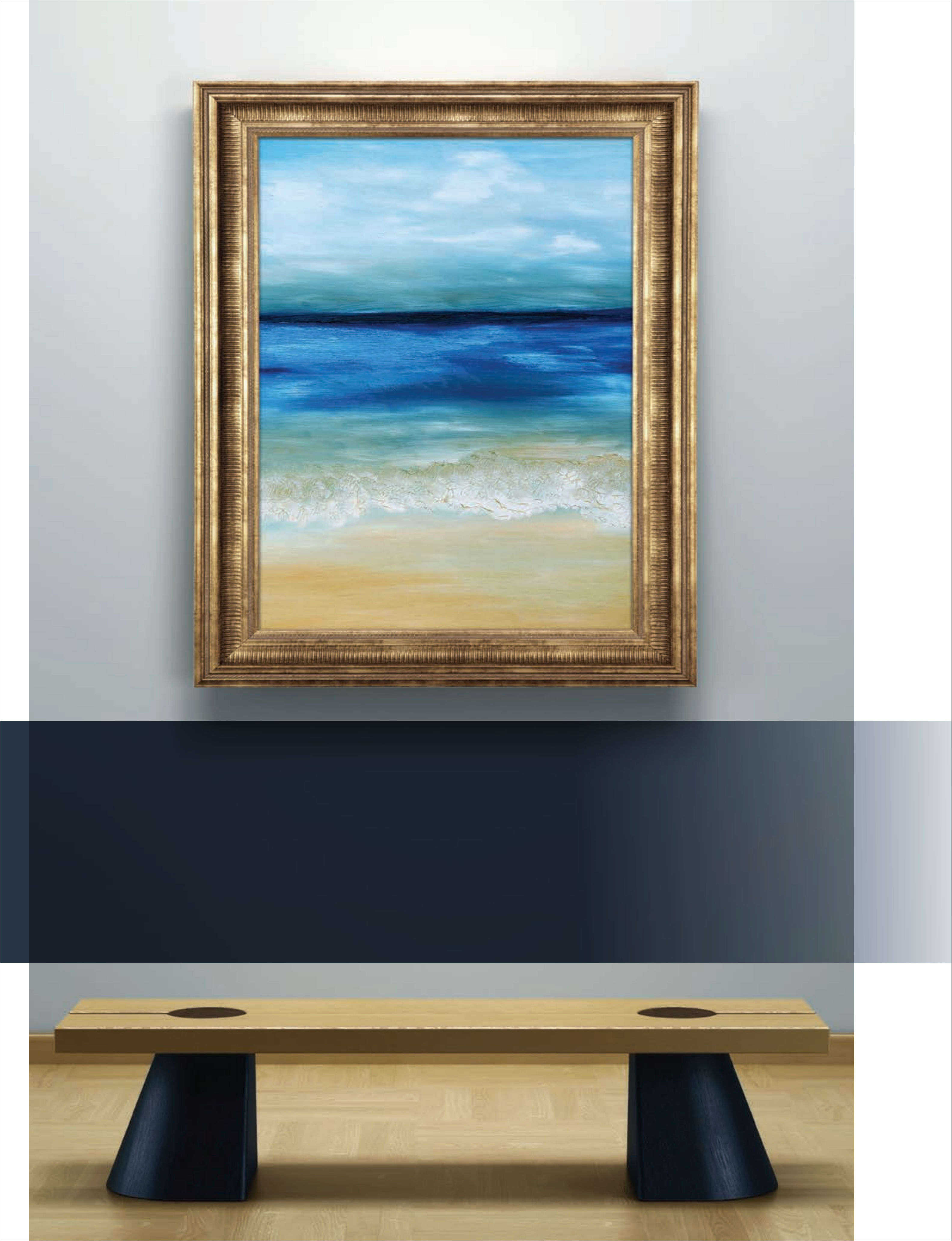
Distinctive Guidance for Significant Wealth

FOUR FINANCIAL
MANAGEMENT



Putting your wealth to work for you

Our purpose is to deliver exceptional financial guidance and personalized service to help you build and preserve your wealth, create a strategy for passing on a lasting heritage to loved ones or meaningful charities, and empower you to pursue your life's aspirations.

Our firm is uniquely positioned to cater to your distinct financial needs. As your trusted financial advocate, we provide unbiased investment guidance and financial planning to help you manage your wealth over your lifetime and beyond.

Strategic collaboration and personalized support

Our expectation is the same as yours—to be there for you when you need us.

Our firm specializes in creating unique strategies that address complex wealth management issues, such as minimizing tax implications, so you can effectively control the destination and purpose of your wealth. We anticipate issues proactively, strategize for best results and, above all, are ever present and committed to your success.

Exceptional Service and Communication

Our service to you is of utmost importance, and at the heart of that is an unparalleled communication model. We adapt our approach based solely on your preference, with an emphasis on fostering a trusted relationship that encourages an open exchange of ideas and shared concerns. Most importantly, we are available whenever you want to discuss your ongoing portfolio performance, and we proactively reach out to you whenever opportunities to help grow and preserve your wealth present themselves.

Engaging Our Team

Today's market complexity and volatility demand specialized attention with a holistic approach to wealth management. We provide the intellectual capital and resources needed to offer a truly dynamic approach to your investment objectives. In concert with our experienced staff, we can engage a network of trusted professionals—such as accounting, legal, real estate and insurance professionals—to support all facets of your wealth management needs. We can also partner with existing experts who you have come to know and trust.

Benefits of Working with Our Firm

- **Unbiased guidance.** We have no proprietary investment products to sell, no investment banking relationships to promote, nor any other business conflicts to get in the way of providing unbiased recommendations.
- **Innovative strategies.** We have an understanding of the myriad of opportunities available to you, as well as the complex challenges you face, and are free to recommend only those strategies we believe align with your future goals and aspirations.
- **Philanthropic support.** As a client of ours, you benefit from our wide range of resources to help distribute your wealth to your favorite charities and endowments.

OUR SERVICE INCLUDES:

- Comprehensive financial planning
- Advanced estate planning
- Investment consulting
- Advanced portfolio and investment analytics
- Tax-sensitive investing
- Alternative investments
- Trust services
- Single stock risk management
- Executive compensation arrangements
- Business exit planning
- Financial windfall planning
- Insurance planning
- Foundation and endowment guidance

Our independence, your advantage

Our independence means we can provide you with objective, unbiased financial guidance—allowing us to act in your best interests at all times.

As an independent firm, we have the flexibility to offer you access to a wide range of non-proprietary products and services—without the obligation to sell any particular investment or brand—keeping our focus solely on your wealth management and legacy objectives.

Additionally, we are supported by the resources of LPL Financial, the nation's largest independent broker/dealer.* With $353 billion in advisory and brokerage assets,** LPL Financial provides the technology and breadth of services to support sophisticated wealth management solutions.

The LPL Financial SIPC membership provides account protection up to a maximum of $500,000 per customer, of which $250,000 may be claims for cash. Additionally, through London Insurers, LPL Financial accounts have additional securities protection to cover the net equity of customer accounts up to an overall aggregate firm limit of $575 million subject to conditions and limitations.

As your financial advocate, we uniquely leverage these valuable resources to prepare and deliver our best investment ideas designed exclusively to support your financial and personal aspirations.

* As reported by *Financial Planning* magazine, June 1996–2012, based on total revenue.

** As June 30, 2012

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Not Guaranteed by any Government Agency		Not a Bank/Credit Union Deposit	

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