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SERVICES OFFERED

WEALTH MANAGEMENT

We manage our clients' investment portfolios on a continuous basis and provide ongoing financial planning at no additional cost. We prepare a Two-Year Road Map to keep our clients on track to accomplish their goals. The Road Map is comprised of eight quarterly meetings. At each meeting, we discuss topics such as insurance, investments, income tax, retirement analysis, and estate planning. Each client's situation is unique, so we customize the experience to the individual.

EMPLOYER RETIREMENT PLANS

We provide advisory services to company retirement plans. We provide educational workshops for the employees as part of this service. We also provide a cost comparison analysis for the company to ensure that they are receiving competitive rates. We assist the plan sponsors with investment research.

PORTFOLIO REVIEW

Test the Watters: Get to know us with a one-time portfolio review for new clients. We will review your investment and retirement accounts to provide you with specific recommendations to improve your portfolio. The cost of this service is $1,500. Clients who choose to upgrade to Wealth Management will have this fee waived.

WATTERS FINANCIAL SERVICES, LLC

For more than 35 years, we have been committed to helping our clients achieve prosperity and peace of mind. We are independently owned and free to give unbiased and objective advice. We provide customized financial plans, proactive service, and investment expertise. Our advice is designed to reduce risk, grow wealth, protect assets, manage income, and reduce taxes. Over 100 families trust us to help them invest over $160 million in assets.

WHO WE SERVE

- **Business Owners and Entrepreneurs**
- **Corporate Executives and Professionals**
- **Individuals Transitioning to Retirement**

INVESTMENT APPROACH

Through the disciplined execution of our investment approach, we seek to make money and manage risk for our clients. We focus on selecting long-term investments with attractive valuations. We limit our investments to low cost mutual and exchange-traded funds. We invest alongside our clients in the same funds that we recommend. Our firm's institutional relationships grant our clients access to institutional class mutual funds that may not be available directly to retail investors. We only purchase liquid investments, which simply means you can sell them at any time. Our investment strategy is detailed in our ADV Part 2A, Item 8 (available on our website).

What sets us apart:

- **Independence:** We are an independent family-owned firm. We are not owned by a bank, insurance, or investment company.
- **Fee Only:** We do not sell investment products or insurance policies. We do not receive commissions, rebates, etc. Fees received only come directly from our clients.
- **CERTIFIED FINANCIAL PLANNER™:** Timothy Watters, CFP® and Colin Watters, CFP® are CERTIFIED FINANCIAL PLANNER ™ Professionals.
- **Clean Track Record:** We have never been involved in any disciplinary action by either the Securities and Exchange Commission or the Certified Financial Planner Board of Standards, Inc.
- **Fiduciary:** As a Registered Investment Advisory Firm, we are legally required to act as your Fiduciary, which means putting your interests above our own and acting in utmost good faith.
- **Transparency:** We are legally required to provide "full transparency" in the ADV Form Part 2A and 2B (available on our website). This form gives full disclosure of our firm's practices, discloses our fee structure and potential conflicts of interest as well as the professional background of key personnel.
- **Accessibility:** We meet with over 70% of our clients on a quarterly basis. Only 18% of our peers meet with their clients quarterly, according to FP Transitions, a financial consulting firm. Our client meetings are followed up with a detailed letter summarizing our recommendations.
- **Choice of Trading Authority.** Our clients can choose to work with us on a Discretionary or Non-Discretionary basis.
- **Family Focus.** We provide one hour of FREE financial planning to all family members of existing wealth management clients with over $1 million of assets under management.