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Autumn 2016

Please Welcome The Newest Addition To Our Company: Justin Gross



The history of our firm and our clients has been one of success, and as a result we have experienced a gradual growth in clients and employees. In recent years we have been on a pace to add one employee per year.

We understand that in order to provide world-class service, we must not allow the client base of any individual advisor to continually grow in number. While many brokers and advisors vainly attempt to serve five hundred clients or more, at Financial Plan we restrict each advisor to one hundred client relationships. This allows us to have adequate time and energy to continually analyze your unique situation and to give you the personal attention you deserve.

But an advisor cannot do it all; so at Financial Plan we have developed teams to serve you. Each team consists of the client, a lead advisor, an associate advisor, and an operations director. For example, my client team looks like this:

<u>client</u>	You
<u>lead advisor</u>	Jamie
associate advisor	Gabe
operations director	Jeanne

The Client

At the center of each team is the client. The reason for our very existence is you, the client. The client brings many critical things to the table: Decision making, trust and confidence, assets that are the result of long years of work and savings, discipline, factual data, goals, values, and loads of patience.

Besides leading the team, the lead advisor brings expertise to the table as a result of an extensive education in the science of markets, securities, and every aspect of financial planning. The lead advisor has practical experience in guiding clients through real-life challenges and has demonstrated a successful portfolio management track record and the ability to be a positive influence on investor behavior and the achievement of client goals. The lead advisor has developed deep relationships with professionals in related fields such as tax, insurance, and estate planning, and can connect clients with the premier practitioners in each field. In summary, the lead advisor has the education, experience, relationships, and sound judgment necessary to design optimal financial planning strategies and communicate them effectively to clients.

The **Associate Advisor**

Every lead advisor has to start somewhere, and at Financial Plan, that is in the role of an associate advisor. The associate advisor assists the lead advisor in tasks that can be delegated, including account rebalancing, trading, and data collection. An associate advisor often conducts research for special projects. As an associate advisor gains experience and credentials, he or she is called upon to provide advice under the supervision of a lead advisor.

The **Operations Director**

It is one thing to give advice, but another to actually implement it. We sometimes say that an operations director actually does the work. (Just ask Bonnie and Jeanne; they'll tell you!) The operations director makes transactions happen; including the opening of accounts, transferring of assets, deposits and withdrawals of funds, filling out paperwork, communicating with outside firms, scheduling appointments, making changes to your information, and literally hundreds of other tasks.

Keep in mind that regardless of our teams, as a client you have full and direct access to your lead advisor or anyone else in the office. We are **all** here to help you in any way we can.

Justin will be on the advisory career path; which consists of one year as an operations director, a minimum of five years as an associate advisor working in client teams for David, Devin, and Nate, and finally a lead advisor. In Justin's prior career at BP Cherry Point (via Anvil) and at Enfield Farms he gained experience in business development, strategic planning, accounting and finance that will all be of value to us.

Above all, Justin has the qualities and values that are so important to both our company and our clients: Integrity, empathy, and intelligence. He has a great work ethic and communication skills, and is a pleasure to be around. He is a team player who consistently does the right thing. He puts others ahead of himself, and I expect that you will notice this when you interact with him.

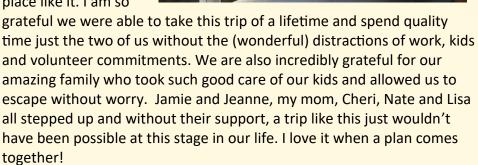
OK, if you didn't buy any of that, here is the real reason we are hiring Justin: he is a scratch golfer. Nate and Devin want to keep winning tournaments, so they need to keep Justin around. The only problem is that their only choices to fill out a foursome are Dave and me, and we're both lousy. Let's put it kindly: The only weak parts of our golf technique are distance and direction. Other than that, we're great!



Devin and Stephanie

Stephanie knows me too well. Although she knows I'm frugal, she also knows I'm a planner who loves few things more than accomplishing a goal. Eight years ago she said "we should go to Greece for our 10 year anniversary," and (since it was eight years out) I agreed. Time flew by and last month we celebrated our 10 year wedding anniversary... in Greece! We spent two days in Athens experiencing the city/historical sites and then spent 6 days on the beautiful island of Santorini. We had an amazing time exploring the island via catamaran, ATV, and by foot. Everywhere you go on Santorini, you will find the most breath-

taking views imaginable. There is simply no place like it. I am so





Nate and Lisa

My summer has not been as exciting as my coworkers. I've been doing the more mundane rituals of summer: campfires in the backyard, hiking around Chuckanut, golfing and biking. While I didn't go on an exotic trip to Greece or buy a sailboat, I did take my annual trip to Montana. Annalise, my youngest, decided that Montana, being the wild-west, would not check ID's. She was correct.



Dave and Bonnie



Well summer ended with a whirlwind of family activity (family camp, 237 crabs, family celebrations, etc.) When your kids are thanking you for all the fun things

they got to do and expressing their gratitude for being together as a family—I'm not sure

there's more that can fill up a parents heart!

Now we are onto fall—slamming into the season with being asked to coach my son's football team

for the third year in a row. It is my last opportunity to do it and when your son wants you to coach, how do you say "No?" It's



an honor and privilege to get to speak into these boys and I have the best set of coaches ever!

GO BOBCATS!

PAPE RENTS

Jamie and Jeanne

Over the past two summers, we have been paddle boarding when the water is calm on the lake. But what do you do when the wind is blowing? (Which is most of the time!) Answer: go sailing!



A sunny day on Lake Whatcom

My lake neighbor Torrey sold me a used 16' Hobie Cat. I named it after our grandson Sam, who is affectionately known as "Jibbers". Since the cat has a jib, it's a good name.

I've never done any sailing, but Torrey has been teaching me. Jeanne has been out a few times, and she's a natural. When the wind is blowing you can really get moving, and

sometimes it capsizes. Getting it back upright can be a challenge at times.

I've been wearing a wetsuit the last few weeks, and I think my sailing days will be over soon...until next summer, that is...



Jibbers on the Jibbers