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Helping Clients Build a Secure Financial Future

West Financial Services, Inc.

Only in recent years has the sale of proprietary investment products been slowly eclipsed by fee-only financial and investment planning as the industry's preferred business model. Product sales are how many banks, wire houses and registered investment advisors (RIA) have done business for decades. It tends to make leery investors run for the hills.

West Financial Services, Inc., a fee-only RIA firm established in 1982, was founded on the assurance of objectivity. From its very first client to the many investors it has served since, West Financial Services has provided unbiased advice and individually tailored solutions. Its advisors' experience and integrity – not a particular family of products – have always been the firm's primary offering.

Today, many historic market cycles later, West Financial Services – now with over \$800 million in assets under management – continues to thrive and help clients build a secure financial future.

As Retirement Nears, Retention Trumps Risk

Successful professionals nearing retirement – physicians, attorneys and other small-business owners – comprise the lion's share of West Financial Services' client base. Not surprisingly, their primary concern is the retention of the assets they have accumulated over many years. According to President Glen Buco, CFP®, the firm's investment philosophy reflects these clients' desires.

"We are not the highest-risk, highest-performance firm out there," Buco explains. "We don't



Front, from left: Glen Buco, CFP, President; and Kimberly Cox, CFP, COO. Standing: Norma Graves, CFP; Susan Hamilton, CFP; Kristan Anderson, CFP, CEBS; Dana Sippel, CFP, CPA.

put our clients out on the edge, risking all they have acquired, putting their retirement security in jeopardy. We rely on individual bonds, rather than bond funds, so we know precisely what we own and when it matures. We are protection first, performance second – determined to provide our clients with a higher safety factor."

The Value of Holistic Planning

According to Buco, the firm's advisors bring value to client relationships by coordinating the many pieces of clients' financial lives, charting a path forward, keeping clients informed and helping them stay on track.

"Investing is just a means to an end," Buco says. "The financial planning piece is absolutely critical. Most of our clients' questions are related to the broader issues: Am I going to have enough for retirement? How do I handle distributions and cash flow? How should I prepare to transfer my estate? Cohesion and clarity – this is the client experience we aim to provide."

RANKED AMONG THE NATION'S BEST

In April 2011, *Northern Virginia* magazine recognized President and CIO Glen J. Buco, CFP®, COO and Director of Consulting Services Kimberly A. Cox, CFP®, and Director of Retirement Planning Services Kristan L. Anderson, CFP®, CEBS® among the top retirement planning and investment advisors in Greater Washington, D.C.

In December 2010, *Medical Economics* recognized Relationship Manager Dana G. Sippel, CFP®, CPA as one of the nation's Best Financial Advisors for Doctors.

In December 2010, *InvestmentNews*, the weekly investment publication for financial advisors, ranked West Financial Services 26th among the nation's Top 50 Financial Planning firms.



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