



SERVICES OFFERED

Financial Planning

- College Cost Projections
- Estate Planning Services
- Long-term Care Insurance
- Life Insurance
- Key Man Insurance

Retirement Planning Focus

- All types of personal and business retirement accounts
- (IRA, Roth IRA, 401(k), Profit-Sharing, Simple IRA, SEP IRA)

Cash Management Accounts

- Competitive Money Market Rates
- On-Line Access
- Asset Allocation and Portfolio Analysis
- Debit Card and Check writing

**Individual Stock Investing
Alternative Investment
Strategies**

- REITS
- Managed Futures
- Absolute/ Real Return Funds
- Arbitrage Funds

Mutual Funds

- Open end and Closed end funds
- Annuities – Variable, Fixed, Indexed, Immediate

Fulton Financial Advisors

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(See reverse side for important disclosures)

[FA Name]

First Vice President, Fulton Financial Advisors

Financial Advisor, Raymond James Financial Services

MISSION STATEMENT

Our mission is to build a client-centered, proactive business driven by strategic planning. We focus on identifying solutions to major financial lifestyle issues to create and manage successful wealth accumulation. We will incorporate a disciplined investment program to solidify the foundations of a client's overall financial plan. Our main objective is to provide a vision of integrity and honesty, while providing the highest level of service.

INVESTMENT PHILOSOPHY

Our team's approach to investing is to provide total financial money management services to our clients so they can achieve financial independence. Our goal is to preserve our clients' investments and build their net worth through sound risk management which will enable them to achieve their short and long term financial objectives. Our recommendations will be impacted by the client's goals, risk tolerance and time horizon. Periodically these factors will be reviewed to reconfirm the suitability of our recommendation in respect to the original goals and any new objectives the clients may have.

INVESTMENT CONSULTING PROCESS

Step 1: Determine Financial Objectives

The investment process begins with a comprehensive analysis of your present financial resources, liabilities and objectives (both short and long term). Additionally, I will assist you in articulating the level of risk at which you are comfortable.

Step 2: Developing a Plan

The key to creating your customized investment plan is my disciplined approach to the process of incorporating investment products that are suitable to your unique financial goals and objectives. My process encompasses your investment time horizon, risk tolerance, and tax considerations in the overall plan design.

Step 3: Implementation

It is important that you understand and are comfortable with all aspects of the investment plan. We will then move forward by implementing my specific recommendations.

Step 4: Tracking Performance

A key to a prudent financial plan is to make certain that your portfolio account stays on track after my recommendations have been implemented. I will closely monitor the performance of your portfolio account. We will meet on a regular basis to discuss the performance of your investments and determine if any adjustments are needed.

MEET [FA Name]

As a Financial Advisor with several years of experience in the financial services industry, [FA Name] is a leader with his clients by assisting them in achieving their long-term financial goals and objectives. His primary area of concentration is fee based financial planning, which involves individual retirement solutions and asset allocation. [FA Name] adds value to his clients by educating them on the concepts and strategies that go into the development of their financial plan. He works closely with his clients, and professional advisors in formulating appropriate strategies. [FA Name]'s expertise lies in selecting investments that match each client's specific goals and objectives. He is committed to serving his clients' financial interests through hard work and a common-sense approach to successful investing.

[FA Name] earned his Bachelor of Science Degree from Millersville University. He is married to Cecilia, with whom he has two sons, Jim and Bob. In his spare time, [FA Name] enjoys spending time with his family, involvement with his church, coaching his sons' baseball and soccer teams, hunting, fishing, golfing, woodworking and playing soccer and softball.

IMPORTANT DISCLOSURES

[FA Name] is a financial advisor with, and offers securities through, Raymond James Financial Services, Inc., Member FINRA/SIPC, (not affiliated with Fulton Financial Advisors or Fulton Bank). Fulton Financial Advisors operates through Fulton Bank, N.A. and other subsidiaries of Fulton Financial Corporation, including Fulton Insurance Services Group, Inc. The advisors at Fulton Financial Advisors offer a broad array of financial products and trust and retirement services some of which are provided through Raymond James Financial Services, Inc., an independent registered broker/dealer, Member FINRA/SIPC, and Specific Solutions, Inc., a licensed insurance agency. Raymond James is not affiliated with Specific Solutions, Inc., Fulton Financial Advisors, Fulton Bank, N.A., Fulton Financial Corporation or any of its subsidiaries. Securities and Insurance products are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal.