



Timothy J. Watters,
MBA, CERTIFIED
FINANCIAL
PLANNER™ CFP®



Colin R. Watters,
CERTIFIED
FINANCIAL
PLANNER™ CFP®



CONTACT

PHONE:
(201) 843-0044

WEBSITE: <http://www.wattersfinancial.com>
EMAIL: cwatters@wattersfinancial.com
twatters@wattersfinancial.com

ADDRESS:
16 Arcadian Avenue, Suite C4
Paramus, NJ 07652

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, and manage income and 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

Our firm's investment objective is to provide you with growth of capital. Our client base is large enough to negotiate institutional fee discounts and gain access to exclusive investments. We invest alongside our clients in the same mutual and exchange-traded funds. We only purchase liquid investments, which simply means you can sell them at any time. Our investment strategy is stated 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.
- **Cost:** Our wealth management fees are below our peers, according to the Financial Advisor Insights Study. They are scaled based on the size of the assets we manage on your behalf.
- **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. Other advisors may only be required to uphold a suitability standard of care. This means that they provide advice and sell products that they deem suitable, although these may not be the best or most cost-effective.
- **Transparency:** We are legally required to provide "full transparency" in the ADV Form Part 2A and 2B (available on our website). Alternatively, other advisors may not be required to disclose compensation or conflicts of interest.
- **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.