

HERE'S the DIFFERENCE

Hourly or Project, As-Needed Financial Planning and Advice—
The New Choice for Smart Consumers™



Jim Ludwick, CFP® is truly an advice-only, fee-only financial planner. He is not influenced by commissions on sales of products or management

of money through any company. Jim is a Fiduciary and has signed a fiduciary oath with national organizations that says he accepts nothing from anyone as an inducement or reward for referred business.

Jim has been in the financial services industry since 1988.

EXPERTISE – Years of experience and colleagues who assist

FOCUSED – Works on the creation of a plan (road map)

UNBIASED – No sales of products or money management

FRIENDLY – Complimentary, no-obligation “Get Acquainted” meeting

“If you want help but aren’t willing to turn over complete control of your portfolio, look for an advisor who offers financial counseling on an hourly basis.”

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*The Wall Street Journal,
August 7, 2002*

If you have a client or friend who needs an unbiased opinion, contact Jim today at 1-800-764-4050 or jim@adviceonly.net

Jim helps individuals and couples (including non-traditional) find peace of mind, financial growth and stability. He does this by creating practical plans and rendering advice or second opinions for:

- > Retirement
- > Saving for College
- > Cash Flow or Debt Problems
- > Government Benefits
- > Insurance: various kinds
- > Real Estate: rental income



- > Estate Planning issues
- > Employee Financial Education
- > Stocks and Mutual Funds
- > Bonds and other Fixed Income

Member, The Garrett Planning Network, Inc. and National Association of Personal Financial Advisors

Registered Investment Adviser, California and Maryland

House and office calls – from LAX to Santa Barbara



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HOME ALONE AND HAPPY: ANNUITY PROVIDES COMFORT FOR WIDOW

An 83 year old widow owned a house with her sister. Her sister passed away, and the widow couldn't afford the mortgage payments and upkeep with her small social security check and her savings.

The widow's attorney referred her to Jim Ludwick of MainStreet Financial Planning. Jim analyzed several options, including a proposed reverse mortgage, but discovered that the widow could be comfortable living in an apartment. He recommended she sell the house and invest the proceeds in an immediate annuity to provide income in excess of her reduced financial needs.

During a follow up call, the widow told Jim how happy she is having money left over after she pays her bills every month.

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DOCTOR GETS RX AND PEACE OF MIND

An accountant felt that his clients, a physician and his wife, were spending beyond their means and not saving enough for their children's education or their retirement. He referred the couple to Jim Ludwick for some financial planning help.

Jim met with the couple and held a budgeting and goal setting session. During the session, the couple determined that the wife should go back to work part time to fund the two children's college education and then work ten more years to fund the down payment on a second home that will eventually become their retirement home.

During their annual review with Jim, the couple reports that stress and debt are down, but savings are up.

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ALL IN THE FAMILY: FINANCIAL PLANNING HELPS NEW BUSINESS OWNER

A MainStreet Financial Planning client had a nephew who was living with an older single woman and was planning to start a new business. The client asked Jim Ludwick to meet with his nephew for financial counseling and planning.

During sessions with the nephew, Jim provided education and advice on issues such as title to joint and individual assets, beneficiaries on retirement and other investment accounts, and the importance of a written cohabitation agreement, advance health care directives, and other powers of attorney. Jim also provided recommendations on business formation, operation, retirement funding, asset allocation, security and mutual fund selection, along with a referral to an appropriate estate planning attorney.

The nephew reported that he felt much more confident tackling his new business armed with practical information from MainStreet Financial Planning.

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NON-TRADITIONAL COUPLE HANDLES TRADITIONAL ISSUES

An advisor to high net worth individuals found a non-traditional couple did not qualify for her services, because investment assets held in retirement accounts could not be managed by an outside firm. She referred the couple to Jim Ludwick for financial planning. The couple faced issues of taking care of elderly parents, their children's college funding needs and job stability, all at the same time.

Jim met with the couple to review their options and create a plan for parent care and college funding. He recommended minor changes in asset allocation in their 401k plans.

As a result of Jim's advice, the couple can now address their employment situation without distraction.

