JAMES A. SPINA, CFS, is the founder and owner of Spina Financial Services, an independent, full service investment firm. Jim is a registered representative and an investment advisor representative with Woodbury Financial Services, Inc., an American International Group, Inc. company. He has been registered to offer securities products and licensed to offer life insurance since 1990. Educated at the University of San Diego's business school (1989), Jim currently holds the following licenses and designations:

LICENSES AND REGISTRATIONS

Insurance: *Life, Health and Disability*
Securities: *Series 7, 65, 24, 6, 63, 26*

Valid in CA, AZ, FL, HI, MN, NJ, OR and WA

DESIGNATIONS

Certified Fund Specialist *(CFS)*

RECOGNITIONS

Woodbury/DFC Representative of the Year*
2008

Woodbury/DFC Representative of the Year*
2009

PAST EXPERIENCE

Woodbury Financial Services, Inc.
President's Advisory Council 2008-2011

Regional Manager (Woodbury/DFC) 1993-2002
Tacoma, WA; Woodbury, MN; Tucson, AZ;
Portland, OR; Dallas, TX; Denver, CO

Branch Manager (Woodbury/DFC) 1991-2002
Seattle, WA

PROFESSIONAL AFFILITATIONS & TRAINING

Financial Services Institute (FSI)
Life Underwriting Training Council
American Management Association

As a personal financial consultant, Jim has helped hundreds of clients implement sound financial strategies through both "bull" and "bear" markets. Through industry involvement, as a leader, manager and trainer, he has also been able to influence financial consulting careers of fellow industry professionals.

Spina Financial Services works only with individuals and businesses who are serious about accomplishing their financial goals.

** Based on annual production*

SPINA FINANCIAL SERVICES

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CA Insurance License 0790166

RETIREMENT

INVESTMENT MANAGEMENT

ESTATE PLANNING

SPINA FINANCIAL SERVICES

COLLEGE SAVINGS

INSURANCE

BUSINESS PLANNING

Spina Financial Services is an independent financial consulting firm dedicated to helping our clients reach their financial goals. Our commitment is solely to our client's interests and our recommendations reflect it. We strive to improve lifestyles, empower through education and build trust through excellent service.

SFS chose Woodbury Financial Services, Inc. as our broker/dealer and business partner due to their strength and stability offered through their abundant resources in products, research, and technology. Through Woodbury, SFS utilizes hundreds of proprietary and non-proprietary investment products to fit the goals and objectives of each client. This is why the education of each client continues to be the cornerstone of our business.

SFS was founded on traditional values including integrity and work ethic. We work for you and look forward to earning your business every day.

What Can Spina Financial Services Do For You?

An investment professional has a greater understanding of the economy and markets with more time to evaluate financial strategies and greater access to comprehensive information.

At Spina Financial Services, our job is to pare down choices to those that fit your objectives. By identifying appropriate options, including ones that are difficult to discover on your own, SFS can save you considerable time and effort.

Whether your financial affairs are relatively simple or complex, working with Spina Financial Services can help provide direction in the following areas:

Develop a Realistic Investment Plan

A plan should seek to achieve your desired level of return within your predetermined risk tolerance.

Protect Current and Future Assets

Without proper insurance and estate planning, all of your other planning could be depleted by circumstances beyond your control.

Fund Your Retirement

Whether you are in the wealth building stage of your life or if you have already accumulated the financial resources for what could be 15, 20, or 30 years of retirement, you will need a plan that strives to maximize and preserve those assets for as long as possible.

Purchase a Quality Education

College costs continue to rise. Today's plans, more than ever before, help you to not only keep up with the increase, but also assist in making the cost of education possible for generations to come.

We Offer Comprehensive Wealth Management

Create and Grow Wealth

Suitable Investments
Asset Allocation Management
Strategies to Reduce Income Tax with Investments**

Preserve Wealth and Protect Assets

401(k)/Pension Rollovers
Diversification Management
Analysis of Overall Investment Portfolio
Adequate Life Insurance Protection

Business Retirement Planning

ERISA Sponsored (Qualified) Plans
Buy/Sell Agreements
Executive Bonus Arrangements
Deferred Compensation Plans

Plan the Distribution of Wealth at Death

Gifting
Titling of Assets
Tax Efficiency
Beneficiary Designation

Estate Planning

Cost Basis Strategies
Life Insurance Tools