Who the Players Are

## **Toolsformoney.com**

# Fee-Based Investment Advisors

• John Gotbucks, ChFC: Owner/Manager • Smart T. Advisor, CFA: Portfolio Manager

• Mary Sunshine, MBA: Client Service Manager • Jane Doe: Administrative Assistant

• Registered Investment Advisor: Regulated by U.S. Securities and Exchange

Commission (SEC), and WA State

• John, Mike, & Mary are Registered Representatives of First Broker Dealer,

Inc. Member of Finra

First Broker Dealer (FBD)

• Serves as our “Broker-Dealer” that • No seats on stock exchanges

securities are offered through • Our “back office”

#### Actual holding of securities and clearing of securities transactions are not done at FAS. FAS clears through:

### Bear Markets

**Securities Corp.**

• Has seats on stock exchanges.

• Excellent research.

• Access to several mutual funds, and most stocks. Allows us to buy mutual funds and ***waive the front-end loads*** (sales charge or commissions).

• Ticket charges for trading: Either $24.25 or $28.75 per trade (stocks traded on exchanges have an additional 2 per share charge).

• $35 annual IRA fee ($50 for Roth IRAs).

### Pershing

• Has seats on stock exchanges.

• Excellent statements.

• Access to almost any stock,

bond, or mutual fund. Allows us to buy mutual funds and ***waive the front-end loads*** (sales charge or commissions).

• Ticket charges for trading: Either $24.50 or $28 per trade (stocks traded on exchanges have an additional 2 per share charge).

• $35 annual IRA fee ($50 for Roth IRAs).