



CONTENTS

- **Licenses, Registrations and Professional Designations**
- **About My Designations**
- **Summary of Services and Products**
- **What Drives Me as a Professional**
- **What We Do**
- **Investment Advisory Programs and Fee Schedules**
 - Strategic Wealth Management (SWM)*
 - Optimum Market Portfolios (OMP)**
 - Model Wealth Portfolios (MWP)**
- **Producing a Comprehensive Financial Plan**
- **Other Ways to Engage Our Services**
- **The Principle of Independence**
- **About LPL Financial**
- **“We’ve Arrived” Reprint**



LICENSES, REGISTRATIONS AND PROFESSIONAL DESIGNATIONS

REGISTRATIONS*

For James P. "Pat" Clark

Series 7 Securities Registration Issued in 1997 Status: Active

Series 63 Securities Registration Issued in 1997 Status: Active

Both Issued by FINRA (Financial Industry Regulation Authority)

1735 K Street

Washington, DC 20006

(301) 590-6500

www.finra.org

LICENCES

Life Insurance License Issued in 1997 Status: Active

Health Insurance License Issued in 1997 Status: Active

Variable Annuity License Issued in 1997 Status: Active

Title Insurance License Issued in 2007 Status: Active

Mortgage Broker License Issued in 2001 Status: Active

License # A048185

All issued by the State of Florida Dept. of Financial Services

200 E. Gaines Street

Tallahassee, FL 32399-0300

(850) 413-3100

www.myfloridacfo.com

PROFESSIONAL DESIGNATIONS

Chartered Financial Consultant Issued in 1999 Status: Active

Chartered Life Underwriter Issued in 1999 Status: Active

Registered Employee Benefit Consultant Issued in 1999 Status: Active

All are issued by The American College

270 S. Bryn Mawr Avenue

Bryn Mawr, PA 19010

(610) 526-1000

www.theamericancollege.edu



ABOUT MY DESIGNATIONS

Each of Pat's three designations is awarded by the Society of Financial Service Professionals.

The Society of Financial Service Professionals is over 75 years old with over 22,000 members in over 200 Chapters in all 50 states, Puerto Rico, Canada and Singapore. Founded in 1928 by the first graduates of The American College, its mission is to promote professionalism among its members through high quality continuing education and the maintenance of high ethical standards and conduct. While many of its members have earned a designation or degree from The American College, the Society is a separate and independent organization.

Society members are credentialed financial service professionals who provide financial planning, estate planning, retirement counseling, asset management and other services and products to their clients. Members reflect a great diversity of financial practitioners from fee-only financial planners, estate planning attorneys and accountants, to asset managers, employee benefits specialists and life insurance agents.

With their strong commitment to delivering only those financial products and planning services that are in their clients' best interests, the Society's members nationwide are qualified to assist the public in working toward their future financial goals—today, tomorrow, and into the next millennium.

- **Chartered Financial Consultant (ChFC)** provides assistance with comprehensive financial and business planning, including creating and conserving wealth, retirement and income tax planning as well as estate, gift and trust taxation.
- **Chartered Life Underwriter (CLU)** has expertise in life, disability and long-term care insurance, financial, estate, retirement, business and employee benefit planning including pensions and group benefits.
- **Registered Employee Benefits Consultant (REBC)** provides help with group benefits, managed care and other health insurance issues, retirement planning, executive compensation and personnel management.



SUMMARY OF SERVICES AND PRODUCTS

Financial Planning

Investment Management

Mutual Funds
CD's
Manage Your Existing 401k
Trust Services
Real Estate Investment Trusts (REITs)
Annuities

Life Insurance:

Term Insurance
Permanent Life Insurance

Disability Insurance

Health Insurance:

Group Health Plans
MediGap Policies
Individual, Family, and Temporary Coverage
Overseas Medical

Long Term Care Insurance

Property and Casualty Insurance:

Homeowner's Insurance
Auto Insurance



INDEPENDENT ADVICE
www.TheGraceCompanies.com

LPL Financial Representatives offer access to Trust Services through The Private Trust Company N. A., an affiliate of LPL Financial.

Insurance services are not affiliated with nor endorsed by LPL Financial Securities offered through LPL Financial, Member FINRA/SIPC. Financial planning and other advisory services offered through Independent Financial Partners (IFP).

We have strategic partnerships with other professionals who work in the following areas:

Mortgage Loans:

Debt Restructuring:

Estate Planning

Tax Return Preparation



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We are not formally affiliated with these outside professionals nor are we affiliated with the services they offer.

WHAT DRIVES ME AS A PROFESSIONAL

There are a few key things that make my role as a financial advisor a perfect fit. First of all, the role, by its very nature, is one of *service to others*. I believe I personally thrive in a service role.

I also love the *financial subject matter* that I deal with on a daily basis. I am constantly deepening and expanding my knowledge of the sometimes dizzying number of financial products and product providers that are available. This has resulted in a deep and broad knowledge base that I bring to the table in assisting my clients.

I learned many years ago that I have a strong and natural inclination to *constantly improve* on virtually anything that I am involved with. This finds valuable expression in the implementation and monitoring of my clients' overall financial plans.

I enjoy the *relationship aspect* of my business and how it affords me an interesting view of my clients varied lives and experiences.

Taking the God-given vocational design that I have, along with the skills and knowledge acquired over two decades of study and experience, and focusing those professional assets on serving the needs of my clients is very, very *rewarding to me* at a personal level. As a result, my clients have an advisor who is highly motivated internally to do his best in serving their needs.

I remember a book I read when I was working through my career change many years ago. The title of this perennial career guidance bestseller is "Do What You Are". I am fortunate enough to say that I truly do what I am, and *I am* a Financial Advisor*.



WHAT WE DO

CLIENTS CAN
CHOOSE
TO ENGAGE
US IN A
VARIETY OF WAYS

1. To produce and implement a comprehensive financial plan, which includes the management of your investments
2. To perform specific financial planning or analysis work for an hourly fee
3. To manage investments only
4. To obtain specific insurance coverage only



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Securities offered through LPL Financial Member FINRA/SIPC. Financial planning and advice are offered through Independent Financial Partners.

INVESTMENT ADVISORY PROGRAMS

STRATEGIC WEALTH MANAGEMENT (SWM)* PROGRAM

This program is for accounts from \$15,000 up to \$1,000,000

ACCOUNT SIZE	ANNUAL ADVISORY FEE
\$0 - \$25,000	1.50%
\$25,001 - \$50,000	1.25%
\$50,001 - \$250,000	1.10%
\$250,001 - \$500,000	1.00%
\$500,0001 - but less than \$1.0 million	0.95%
Assets in excess of \$1.0 million	0.85%

OPTIMUM MARKET PORTFOLIOS (OMP)** PROGRAM

This program is for accounts from \$15,000 and up

ACCOUNT SIZE	ANNUAL ADVISORY FEE
All account sizes	1.40%

MODEL WEALTH PORTFOLIOS (MWP)** PROGRAM

This program is for accounts from \$15,000 up to \$1,000,000

ACCOUNT SIZE	ANNUAL ADVISORY FEE
\$100,000 - \$249,999	1.55%
\$250,000 - \$499,999	1.45%
\$500,000 - \$749,999	1.35%
\$750,000 - \$1,249,999	1.25%
\$1,250,000 - \$4,999,999	1.20%
\$5,000,000+	negotiable



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*SWM is offered through Independent Financial Partners

**OMP and MWP are co-advisory accounts offered through Independent Financial Partners and LPL Financial

PRODUCE AND IMPLEMENT A COMPREHENSIVE FINANCIAL PLAN, WHICH INCLUDES THE MANAGEMENT OF INVESTMENTS

Review

- Review meetings
- Continuous communication
- Phone
- Email
- Commentaries
- Letters

Implement

- Delivering the plan
- Executing the plan
- Setting up the portfolios and accounts
- Putting risk management solutions to work
- Getting clients organized
- Begin estate planning work



Discover

- Goals
- Objectives
- Hopes
- Aspirations
- Needs

Recommend

- Advice
- Solutions
- Planning
- Education



MANAGE INVESTMENT
ACCOUNTS ONLY

- Accounts through LPL
- Manage Your Existing 401k or 403b at your Current Employer

PERFORM SPECIFIC
FINANCIAL PROJECTS
FOR AN HOURLY FEE

- Generally whatever you need analyzed or planned for at an hourly rate of \$200

OBTAIN SPECIFIC
INSURANCE COVERAGE

- No separate charge for this as the insurance company will pay us a commission for whatever product is placed



INDEPENDENT ADVICE
www.TheGraceCompanies.com

THE PRINCIPLE OF INDEPENDENCE

It doesn't matter if you are talking about Homeowners or Auto Insurance, Term or Permanent Life Insurance, Investments of various kinds, or whatever it may be, you should always seek to work with financial professionals who are truly independent. The financial professional should be free from corporate agendas to determine which products, and which company's products, best meet the needs of his or her clients. We are financial professionals who have no ties or obligations to the proprietary products of any particular product provider, no quotas of any particular product or type of product to fill, and no pressure from any source.

You will see this principle everywhere you look within Grace Financial, from our consultants' broker-dealer, to our insurance brokerage affiliations, to the other financial services professionals with whom we have strategic alliances. You can have absolute confidence that our advice and recommendations are free from the interference of corporate agendas, and are focused solely on what is in your best interest.

