John Reuscher, ChFC
Financial Advisor

Professional Approach

Planning for your future should give you more confidence – TODAY.

John leads a team that helps build that confidence by addressing all your financial issues. He creates a financial plan that considers your goals and objectives, your dreams and your aspirations. It maps out your financial future and helps you understand what you need to do today to be on the road, or *stay* on the road, to financial success.

Planning is an ongoing process and requires regular reviews. A good plan prepares you to respond to unpredictable, and sometimes random, personal financial events which often have a profound impact on your life.

The plan, which also addresses your investment risk tolerance, is the basis for the selection and construction of your investment portfolio which should respond to the ups and downs of the financial markets. Changes in your personal financial circumstances sometimes dictate a change in your portfolio.

Implementation

His team implements your plan including:

- Wills & Trusts
- Insurance
- Accounting & taxation
- Real estate transactions & mortgages
- Investment portfolio

Team members handle different aspects of implementation, guided by the plan. Team members include professionals John has worked with for many years. At times, we use your own professional advisors who you already know and trust.

Investment portfolio

John often uses the Edelman Managed Asset Program© (EMAP) for the benefit of his clients. He is an unaffiliated advisor of Edelman Financial Advisors, Inc. He directs Edelman to construct and manage your portfolio, which is guided by your plan.

He also uses other asset managers and financial groups, such as Loring Ward, American Funds Group, TD Ameritrade, Pershing Advisors, Vanguard and Dimensional Fund Advisors to name just a few.

John is not directly affiliated with any of these groups and so is free to use their services based on what he believes is in your best interest.

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Education and Professional Experience

John has many years of experience in all areas of personal finance, with countless clients in a wide range of circumstances. His education, certification and licenses include:

- Chartered Financial Consultant (ChFC) – You can be sure that he provides expert and professional financial planning services. The ChFC designation means he has in-depth knowledge of the key financial planning disciplines, including insurance, income taxation, retirement planning, investments and estate planning.
- Chartered Life Underwriter (CLU) – giving him knowledge of insurance solutions in a variety of situations including individual, businesses and professional organizations.
- He is licensed for securities and registered as an Investment Advisor Representative.
- John received an AA from San Joaquin Delta College and his BA from Santa Clara University.

Keeping up with financial trends is important and John has been active in professional financial organizations. He is past president of the Marin Association of Insurance and Financial Advisors and the Marin chapter of the Society of Financial Service Professionals. His education, and experience along with his association with Edelman Financial Services, positions him to provide the best solutions in all areas of personal finance.

More about John

John loves the personal interaction with his clients, the problem solving and being on the same team in an advisory relationship. Even on his worst day he doesn't feel that he is "at work".

John is passionate about his community and is a charter member, and Past President of the Rotary Club of Novato Sunrise. He is a Paul Harris Fellow. He is currently his club's Program Chairman. He is past President of the Novato Youth Soccer Association. He served on the Novato Park and Recreation Commission for 18 years and was Chairman 3 times. He is a member of the Meetup group, Marin Conservative Forum and he is an associate member of the Novato Republican Women's Association and the Marin Republican Women's Association. He also attends the Presbyterian Church of Novato and their Wednesday Morning Men's Group.

He co-hosted Financial Pillow Talk, an entertaining and informative local television program to educate the community about all things financial.

He is an actor. He has a degree in Theatre Arts and has enjoyed acting since before he discovered the world of finance. He still maintains his interest in acting. He has an agent and goes on auditions occasionally. He has done approximately 40 television commercials, print ads and movie appearances. You might find him "clowning" as "Boo Boo" at the Novato Fourth of July Parade. Although he has a good sense of humor he is quite serious about your money.

He enjoys ballroom dancing, theatre and long level hikes. He sings in the Mill Valley Throckmorton Chorus. He keeps his motorcycle license current and rents a Harley now and then for a ride in West Marin. He hasn't played golf for 5 years but still keeps his golf clubs in the closet. You never know.

An Introduction to the REUSCHER FINANCIAL GROUP

John has brought together a team of specialists to ensure his clients receive efficient, expert and friendly financial planning advice and service.

John Reuscher
Financial Advisor

As your Financial Advisor, John will coordinate the financial planning process for you. He will help you to identify your goals and objectives, and he will work with you to implement a series of strategies that will help you realize your dreams.

Barbara Trites
Administration/Client Service Manager

Barbara ensures that our clients receive the best possible service. She will book and confirm appointments. She is also our liaison with other team members, Securities America back office and asset managers such as Edelman Financial Services, Loring Ward and American Funds Group and others. Barbara has been working with financial representatives and consulting firms for more than 20 years.

Securities America, Inc. – Broker Dealer &
Securities America Advisors - Registered Investment Advisor

Securities America, Inc. is a FINRA registered broker-dealer offering a wide range of investment and investment products such as mutual funds, variable annuities, variable life, direct participation programs, and stocks and bonds. Securities America Advisors is registered with the Securities & Exchange Commission (SEC) as a Registered Investment Advisor providing investment advisory services such as financial planning and investment advice. They provide Johns clients with quality service including, but not limited to, setting up accounts, changing beneficiaries, and facilitating distributions and trades.

Our Other Professional Resources

Because your personal and/or professional financial situation is often complex, John typically works directly with other professionals to design and implement the strategies that will help you achieve your goals. He works with your advisors and relies on a network of professionals who provide technical advice as required.

The professionals John works with include:

- Estate Lawyer
- Certified Public Accountant
- Tax Preparer
- Mortgage Broker
- Residential Realtor
- Commercial Realtor
- General Insurance Agent

[Names available on request]

Our Partnership with You

We provide comprehensive financial planning in the context of a long-term partnership with you. Through our experience we have learned it is important that everyone is clear on what to expect if we are to develop and maintain a successful long-term working relationship – one where I can help you achieve your financial and lifestyle goals – to realize your dreams.

Keys to a Successful Relationship: What You Can Expect

You can expect that I will consistently and responsibly perform all services related to the provision, review and ongoing monitoring of the financial planning solutions we implement on your behalf.

I will always:

- Treat you with the utmost respect and professionalism.
- Strive to maintain a thorough understanding of your financial goals, your objectives and your dreams.
- Carefully assess and monitor your investment risk and time frame.
- Explain the implications of all recommended financial planning strategies and answer all your questions.
- Act as your primary Financial Advisor, coordinating the efforts of other related professionals when required.
- Update you by email, mail and phone.
- Meet with you regularly to review your progress.

Keys to a Successful Relationship: What I Can Expect

I've learned through experience that effective communication and mutual respect are essential to a long-term partnership. A few other criteria which help define our success include:

- Your commitment to me as your Financial Advisor
- Your trust in my abilities to provide you with recommendations and advice
- Your complete disclosure about what matters to you

I need you to know that my recommendations are always based on helping you achieve your financial and lifestyle goals, realizing your dreams. It is important you understand that all investment, tax, estate and insurance advice will be based on the information you provide to me. Therefore, for me to offer recommendations and advice best suited to you, I need you to fully participate in the financial planning process with me.

Keys to a Successful Relationship: Mutual Responsibilities

Having a solid partnership is essential to effective financial planning. To this end, we both need to make your financial goals and objectives and your dreams, our priority. We will agree to keep each other informed of any new developments that might affect the outcome. And we will agree to take the time for regular reviews.

We will always work together in the spirit of mutual trust, respect, and understanding.

Our Partnership with:

Edelman Financial Services

We have chosen to work with Edelman Financial Services to ensure that we can offer our clients investment management services second to none. Ric Edelman has been named three times the number one independent financial advisor by Barron's. Edelman Financial Services has more than $17 Billion in assets under management.

As a member of the Edelman Financial Network, John is one of a handful of unaffiliated independent planners approved to use the Edelman Managed Asset Program (EMAP) to benefit his clients.

John's clients have access to the professional asset management of EMAP with its asset class portfolio selection and daily rebalancing review. Ric Edelman is well known and highly regarded for his financial advice on his national radio show which can be heard every Saturday morning from 10:00 am to noon on KSFO (560).

Loring Ward

Loring Ward provides investment management, business management and practice development to independent financial advisors and their clients. John's association with Loring Ward enables him to provide portfolio management programs tailored to the unique needs of his clients.

Loring Ward has more than $8 billion in assets under management as of January 2013.

TD Ameritrade Institutional

TD Ameritrade Institutional provides comprehensive brokerage and custody services to more than 4,000 fee-based, independent Registered Investment Advisors (RIAs). John uses TD Ameritrade to hold client assets, providing them with low cost (or no-cost) services and excellent monthly statements and reports.

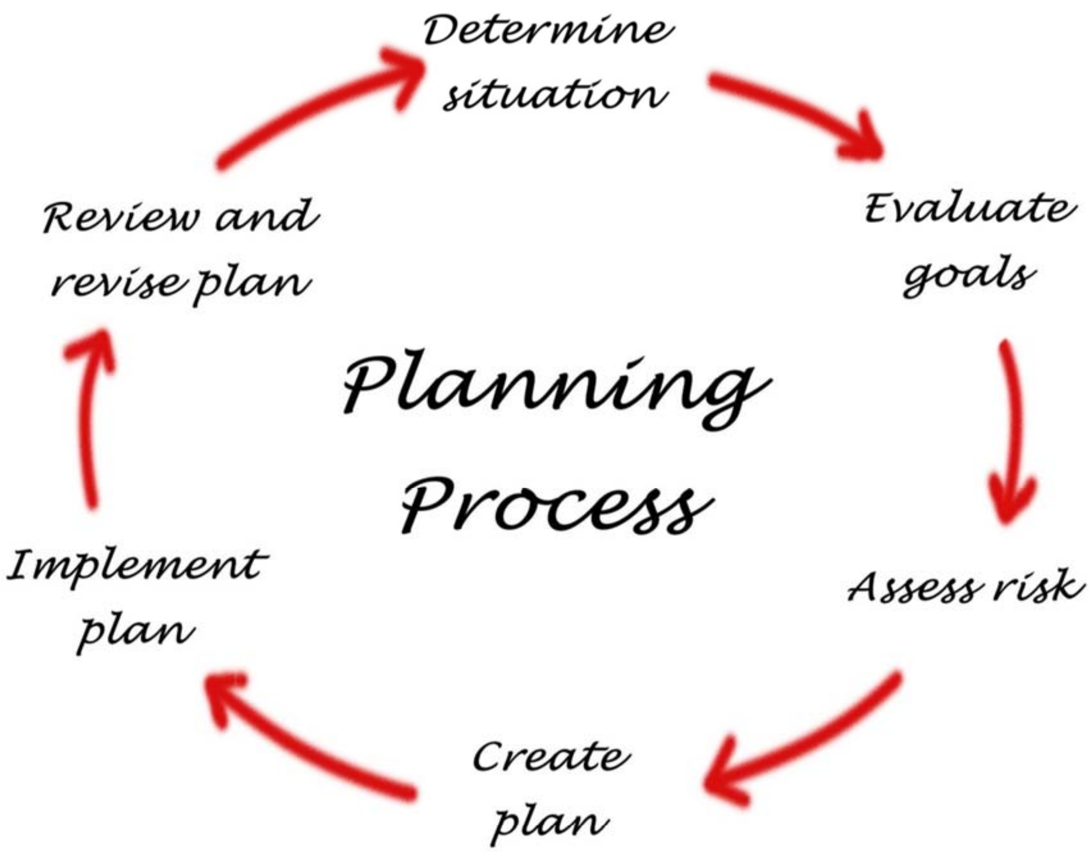
Pershing, LLC

Pershing, LLC provides customized solutions to John's clients, including custody of assets, trade execution, monthly statements and tax reporting.

Our Planning Process

We provide comprehensive financial planning in the context of your ever changing life and relative to what is important to you. We look at your changing risk tolerance, your goals and objective – and your dreams. Planning is not a one-time event, but an ongoing process, a continual assessment of your progress and your direction. This continuous process is devised to ensure the realization of your financial and lifestyle goals.

Our process begins with a careful and thorough review of your current situation, your investment allocation, your risk tolerance your goals and objectives. Then we help you assess your priorities and recommend the best solutions to put you on the path to financial success.



We continually monitor your plan to ensure that it continues to serve you. It is very important that you communicate any changes in your situation so that we can revise the plan accordingly. Likewise, we will contact you on a regular basis to keep you fully informed of all matters related to your plan.