

Not Your Garden Variety Financial Professionals



Many New Year's resolutions, especially tackling finances, may require the help of a professional. Often, complex issues surface in conjunction with a major life transition such as a career change, a divorce, death of a loved one or retirement.

The good news is there are professionals available who can assist you to make sound financial decisions during these times and beyond. At Imbrey & Associates, you can find a team of financial professionals that focus on educating and helping their clients navigate through various life and economic cycles.

Jacki Imbrey, CFP®, ChFC, CLU, Richard Imbrey CFP®, ChFC, CLU, and David Jeffries have built their practice over the course of 30 years by helping people succeed financially. Maybe their greatest attributes are that they listen, they care, and they put their clients' interests before their own.

An Interview with **Imbrey & Associates**

Written by Kim Olen

What sets your team and your practice apart from a garden variety financial services firm?

Richard: What is apparent is that all three of us love what we do. Our practice gives us a wonderful opportunity to help people with some of the most serious needs in their lives. There's a lot of work involved, and a tremendous amount of responsibility that goes with it, but there is also an incredibly high level of satisfaction; especially when we see the impact our work has had in peoples' lives. Many of our clients have become friends, which is an added bonus!

Jacki: Each of us bring a certain area of concentration and level of experience to the table, providing our clients with one trusted firm that can handle their financial planning, investment and insurance needs. I really enjoy working with clients in the areas of retirement accumulation and income distribution, as well as wealth transfer and estate planning strategies. Of course, being in this field for 30 years, I have learned to deal with all aspects of a person's unique financial picture. Richard's forté is in the investment side of the business, and

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he also has a great deal of experience in helping clients with long term care related issues, but he too, after being in practice for 25 years, can help clients in many other areas. David is really excellent at research and analyzing data, which is well suited for the financial planning process. He is definitely our “nuts and bolts” guy. We have learned to utilize each of our strengths to bring the collective experience of a team to our clients. So, depending on their needs, a client may work with one, two, or all three of us at any given time.

I see a lot of initials after your names; can you take a minute and explain these?

David: I think this is another area that sets this firm apart from many others. Long before I became a partner with Jacki and Richard, I admired their work ethic and dedication to their business, especially their commitment to education. I am a relative new comer, entering the business in 2000, after spending 15 years in the property and casualty insurance claims business. Jacki and Richard each obtained the Chartered Life Underwriter (CLU)** and Charter Financial Consultant (ChFC)** designations early in their careers. Later, as a natural progression, each obtained their CERTIFIED FINANCIAL PLANNER™ professional designation. Jacki attended the prestigious Wharton School of the University of Pennsylvania in 2007, where she received a Certificate in Retirement Planning*. With the inspiration of my partners, I am currently completing coursework for the CERTIFIED FINANCIAL PLANNER™ professional designation.

With your credentials and years of experience, do you restrict your practice to a certain level of net worth or assets to manage?

Jacki: We have made a conscious decision to work with a broad range of clients; therefore, we do not set any minimum levels. We are in this business because we want to help people achieve the most that they can with what they have. Everyone has dreams, and we enjoy helping our clients achieve those dreams. Aside from that, having a diverse client base makes our jobs even more interesting.

Describe the process used for assisting your clients.

Jacki: You used the right word - “process”. Our entire business revolves around the financial planning process, not a product. Portfolios are specifically designed for each client or clients, and reviewed periodically. We make recommendations to our clients as if we were in their shoes, not only understanding their goals, but also understanding their feelings.

Richard: We believe in being proactive, and that is not just limited to helping our clients with their portfolios. We strive to create a partnership bond with our clients, which helps us to think ahead and anticipate needs rather than just react to them. Our clients say they appreciate the “partner-like” relationship that develops. It’s very satisfying to see our clients achieve their goals and know that we were a part of that success.

If you had to pick one thing, what would you say is the defining characteristic of your firm?

Jacki: Without a doubt, it is service. Every client is unique, and every strategy is unique, but the common denominator amongst our clients is the expectation of an exceptional level of service. We are very fortunate to have a caring, capable staff that takes as much pride in our clients’ needs as we do. We do not have voicemail for a reason, so that every phone call during business hours has the opportunity to be satisfactorily addressed by a “real person,” right then. Unparalleled client communication and service brings us many referrals and recommendations.

What value do you see in working with a financial professional in today’s world where financial information is so prevalent on the Internet and television?

David: Because there is so much information available today, we feel that it is even more important to consult with a financial professional. All too often, the information that is disseminated to the general public is either too generic, or it is just outright misleading. It seems that

people are sometimes made to feel that there is ‘something wrong with them’ if they do not make their financial planning and investment decisions on their own, but there is definitely added value in working with us; we are trained to see the whole picture and ask questions that could be critical in avoiding obstacles and achieving goals. We encourage all of our clients to take responsibility for their financial decisions, educate themselves, and together we figure out how much of a role we need to take to help them.

How do you work with your clients to assess and manage investment risk?

Richard: We spend a great deal of time with each client, asking questions and listening to their concerns and objectives. Before any recommendations are made, we utilize a combination of various questionnaires and software programs to determine the right mix of investments, factoring in a clients’ comfort level, type of financial goal and the anticipated amount of time needed to reach that goal. It is also very important to meet with our clients periodically to see if their thoughts or goals have changed. Lastly, we emphasize the importance of discipline in long-term investing, making every effort to prepare them for the inevitable down cycles that occur periodically, and the necessity of not reacting emotionally. We realize that the down cycles are hard to swallow, but we don’t want our clients to make mistakes that will potentially prevent them from reaching their future goals.

What message would you leave with readers who don’t know where to start?

Jacki: We have heard all kinds of reasons as to why people put off getting professional financial help. There are a lot of misconceptions; some don’t really understand what we do, others think working with us may be expensive, they don’t have enough assets to work with, or are embarrassed about previous financial mistakes. Time is your greatest ally when it comes to achieving your goals, so you want to get started as soon as possible. It is not uncommon for a new client to express a sense of relief and much greater clarity regarding their finances after just a few meetings.

* Certificate awarded based on completion of a training program at the Wharton School, University of Pennsylvania.

** Professional designations of the American College.

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This marketing material is provided by Jackie Imbrey, Richard Imbrey and David Jeffries.

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