



THE PRACTICE OF DAVID E. SCOTT, CFP®
& NICHOLAS J. KIBBLE, AAMS®, CPFA®

Value Proposition

We've dedicated our careers to working with clients who value personalized comprehensive objective professional financial advice. Our clients recognize that striving towards achieving their goals requires a commitment of resources, planning and follow-through. They trust in credentialed and experienced financial professionals and we are passionate about helping them get there.

We believe in a disciplined, proactive advice-based approach to investment management. Your financial success is our priority. We know that financial planning is a dynamic and ongoing process, as your needs change, our investment strategies will change to meet your financial situation.

We believe that the advisory relationship may work better depending on the client's specific needs, because our compensation is fee-based instead of commission-based. This approach can more closely align our client's goals with our advisors. As our clients' assets grow our income grows and the reverse also holds true.

We believe in following an established process. This helps to develop consistent advice. This process includes:

1. Understanding the Client's Personal and Financial Circumstances.
2. Identify and Selecting Goals.
3. Analyzing the Client's Current Course of Action and Potential Alternative Course(s).
4. Developing the Financial Planning Recommendation(s).
5. Presenting the Financial Planning Recommendation(s).
6. Implementing the Financial Planning Recommendation(s).
7. Monitoring Progress and Updating.

We are always available for guidance, even when the markets are volatile, or you have a change in your own personal life.

The services provided (when applicable) include, but are not limited to: investment management, retirement planning, insurance planning, estate planning, education planning, and business planning.

Fiduciary Standard - As a CERTIFIED FINANCIAL PLANNER™ Practitioner David E. Scott, CFP® and Nicholas J. Kibble as a Certified Plan Fiduciary Advisor (CPFA®) are held to a fiduciary standard when providing financial planning services, which means that we must always act in the best interest of a client. This means that we must put the interests of our clients ahead of our own when providing investment advice. Currently, in our industry, not all brokers or financial advisors have this legal obligation to their clients which is why we always encourage prospective clients to ask financial representatives if they are held to a fiduciary standard. We hope this helps to clarify what our direction will be should you choose to establish an advisory relationship with us and LPL Financial. It would be our pleasure to serve you in the years ahead.

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Securities and Advisory Services offered through LPL Financial, a Registered Investment Advisor, member FINRA/SIPC.