SARAH A. HOLMES*

Financial Advisor

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Sarah Holmes is a finance graduate from Loyola University, and the leading financial planner at Smith & Company Financial Services.

A fiduciary advisor, Sarah is held to a higher standard to act in her client's best interests. She pairs her recommendations with intuitive portfolio design and diligent market research. Sarah holds over two decades of industry experience, helping individuals and families throughout the Great Lakes, Michigan region.

As a former college athlete on scholarship, Sarah continues to honor her passion for youth sports by pledging her time to the community. Whether she is coaching baseball, basketball, or soccer, or fulfilling school treasurer duties, Sarah believes all children should have the opportunity to participate in a sport.

Sarah resides in Hemlock with her two children.

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SMITH & COMPANY

FAMILY FINANCIAL SERVICES

Simplified Support For Individuals & Families

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smithandcompanyfinancialservicesmidland.com

Smith & Company | Family Financial Services

FUNDAMENTALS

We understand you have the freedom to choose to work with any financial firm. We perform our fiduciary duties with an elevated commitment to care.

Our dedicated principles derive from working in your best interest. Your personal lifestyle is central to the holistic recommendations and planning that come together to help you work towards your short and long-term financial goals.

We are committed to being your accessible, compassionate, and experienced family financial firm.

Learn how we work to help Dow employees:

smithandcompanyfinancialservicesmidland.com/dow

SERVICES

We believe what sets us apart is the organic approach our financial professionals take when providing account recommendations.

Our firm is client-centric, with a long-standing reputation for working with integrity, honesty, and dependability.

- Planning Strategies
- Tax Planning Strategies[1]
- Multi-Generational Planning
- Annuities & Insurance
- Employer Plans

[1]For a comprehensive review of your personal situation, always consult with a tax or legal advisor. Neither Cetera Advisors LLC nor any of its representatives may give legal or tax advice.

FEE MODELS

Strategies are crafted from your evolving goals, risk tolerance, account objectives, projected time period, and market conditions. Learn more about our most common fee models below.

Commission-Based	Fee-Based
Per trade fee	Wrap fee
Buy and hold	Active management
Suitability standard	Fiduciary standard
No account minimum	Minimum may apply

View a detailed comparisons chart online:

smithandcompanyfinancialservicesmidland.com/fee-models