
RB
SMITH
Registered Investment Advisor

Comprehensive Experienced Guidance

Investing is not an end, but rather a means to help you pursue your goals. Since no one advising strategy works for everyone, what matters is implementing a custom and comprehensive plan that is specifically designed for each individual person. This will assist in creating a financial portfolio with the goal to enable you to live the life that you have always envisioned.

RB SMITH

Registered Investment Advisor

R.B. Smith Co., Inc.

Our Mission

We begin every relationship by identifying your broad life goals. These are key factors that may potentially add to your overall satisfaction and quality of life. With that information, we work to develop an extensive strategy that will help you pursue these interests.

At R.B. Smith Co., Inc our process is comprehensive. We seek to balance your needs with personal financial planning. That includes, but is not limited to: risk management, tax management, income and investment returns, life and disability insurance, education planning, retirement planning, estate planning and charitable giving.

Our mission is to preserve and build your financial security and prosperity through an alliance of disciplined asset management and comprehensive financial planning. To fulfill this mission, we aspire to a higher degree of quality in client services and the paramount standard of professional ethics and integrity.

What our Independence Means for our Clients

As an independent firm, R.B. Smith Co., Inc. has no obligations to investment product sponsors. For example, we do not spend our time in meetings or on conference calls with far-off senior management. Our only focus is serving you.

Furthermore, we provide objective financial planning and investment advice, based on a thorough understanding of your unique circumstances and philosophy regarding wealth management. We collectively offer our experience, education, and professional training to help you pursue your personal financial goals.

A Holistic Approach to Financial Planning

We create a customized plan for you to address your unique aspirations. Each plan follows a disciplined methodology that identifies your financial objectives and implements strategies that are designed to manage these objectives in four key areas:

Risk Management

Protecting your home, your health, your family, and the assets you own is a critical part of life planning. We help you manage risk by determining the appropriate amount of insurance coverage in a variety of areas, including disability income, long-term care and life insurance.

Income and Investment Planning

Our approach balances your needs for immediate and long-term term goals for asset accumulation. We begin by analyzing your household budget and cash flows, tax circumstances, and investment preferences before developing a plan.

Tax Planning

We work closely with your tax advisors to help manage tax liabilities at all stages of your life through a variety of income, gift, and estate tax planning strategies. We monitor every client's evolving tax scenario, and adjust their portfolios accordingly, in order to manage the ongoing tax consequences of their investments, wherever feasible.

Retirement Planning

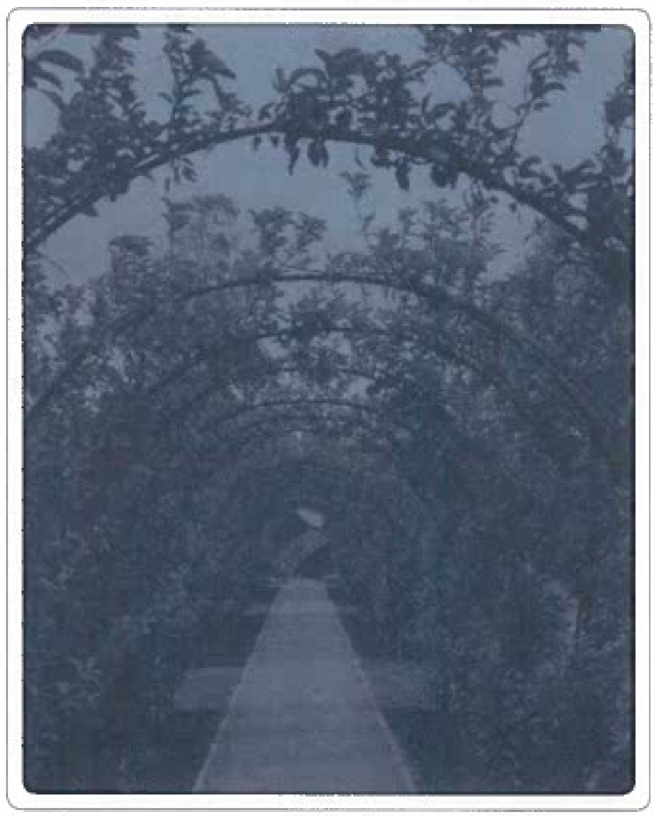
It is crucial to plan both before and during retirement. We help you to manage your cash flow so that you can strive to pursue and maintain financial independence. We work with your estate attorney and aim to ensure that you establish and maintain means to facilitate an efficient transfer of wealth. We work to manage taxes and benefits to your intended recipients, including both individual and charitable beneficiaries, whether via lifetime or testamentary bequests.

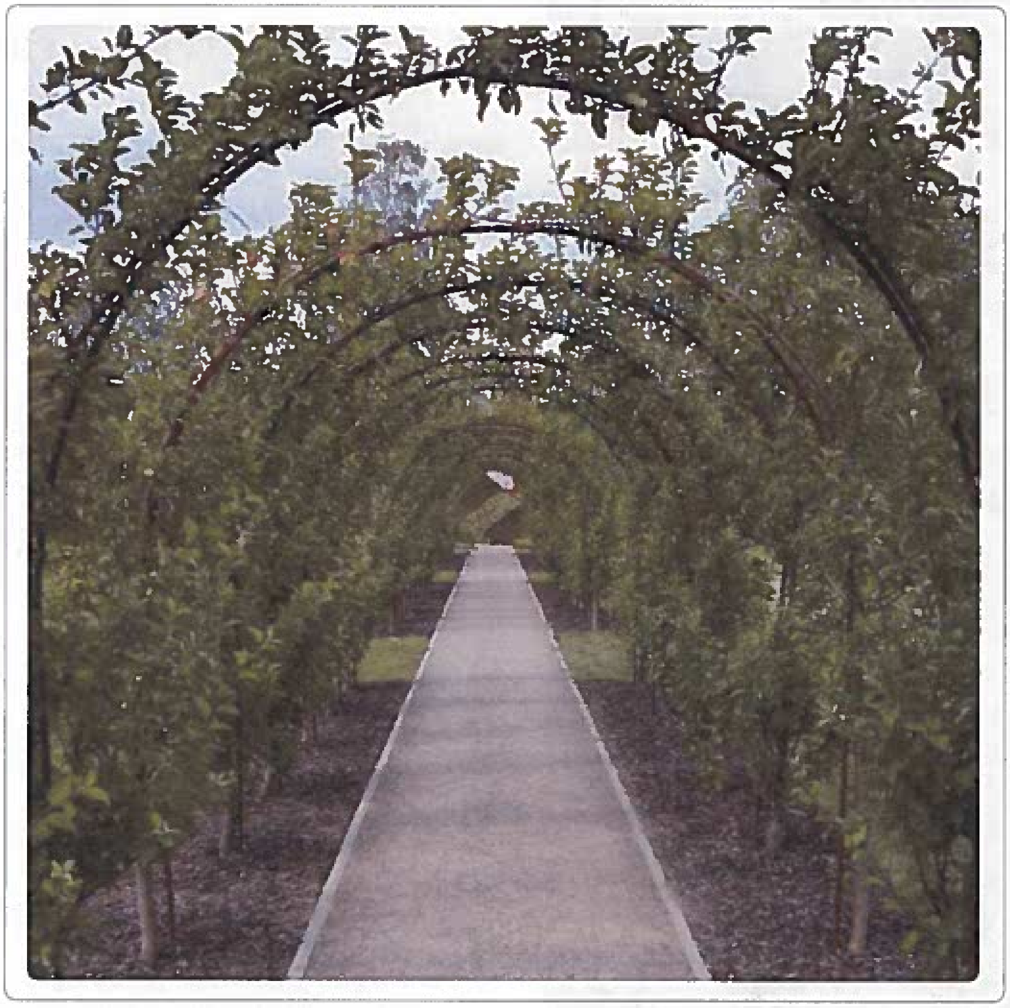
Substantial Experience

We draw on decades of experience and in-depth knowledge of every aspect of financial planning to pursue your financial objectives. Life planning is a process, not an event. In light of your changing circumstances, objectives, and long-term goals, we review and revise your financial plan at least annually. This enables our team to implement a plan that addresses your goals.

Our Planning Process Revolves Around Our Clients

What do you want out of life? How can we help you build the life you want? Our process does not focus on narrowly defined financial issues, but on helping you live better and more productive lives. Through a comprehensive "life planning" process, we work with you to develop strategies designed to help you pursue your aspirations.





R.B. Smith Co., Inc.

Our team has decades of experience in financial planning and continually upgrades and enhances that experience through a rigorous program of continuing education coursework and conferences.

Dan Wilburn, CFP®

Dan Wilburn, the owner of R.B. Smith Co. Inc., began working in the wealth planning industry in 1992. Dan is a CERTIFIED FINANCIAL PLANNER™ practitioner and a LPL Registered Securities Principal, holding Series 7, 24 and 63 with LPL Financial. He also holds a Series 65 with LPL Financial and R. B. Smith Co., Inc. as well as life and disability insurance licenses. Dan's expertise includes financial planning and retirement planning, in addition to, estate management and wealth management.

Dan attended Valparaiso University, earning a B.A. in business administration with a concentration in finance. Dan and his wife, Becky, have two children, Rachel and Jackson. Dan has served his community in a variety of ways, from serving as president of his church congregation for several years to coaching his children's baseball and softball teams. While at Valparaiso University, Dan was fortunate to hold the record for having pitched in more games than anyone else.

Dan Wilburn
President, CFP®

Client Service Team

Our services at R.B. Smith Co., Inc. are supported by an experienced and professional client service team that adheres to the highest standards of customer service. Their practical knowledge and commitment to service are integral factors that benefit you.

Susan Wigent

Sue has been working at R.B. Smith Co., Inc. since 1999. She serves as the bookkeeper, in addition to her service maintaining office records, compliance, and client service requests. Sue is semi-retired and is in the office on Thursdays. Sue truly enjoys interacting with our clients when they visit the office.

Sarah Opperman

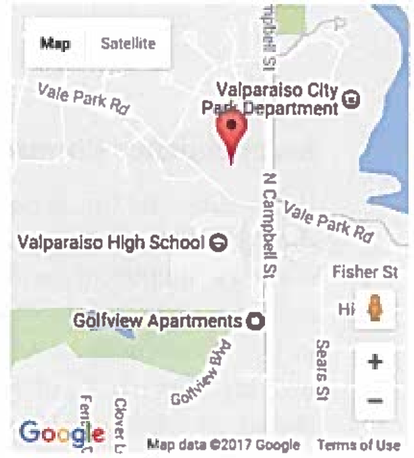
Sarah has been with R.B. Smith Co., Inc. since 2006 and has over 20 years of financial services experience. Sarah graduated from Indiana University and is an LPL Registered Sales Assistant. She is supportive in various planning capacities and has refined capabilities in client service and providing concise responses to our clients. She also processes required minimum distributions, security transactions, withdrawals and assists with research and special projects. Sarah and her husband Chris live in Valparaiso with their two children, CJ and Michael.

Jacque Lambert

Jacque has been with R. B. Smith Co., Inc. since 2012 and has over 30 years of experience in the financial industry, specifically banking and investment operations. As a Client Service Associate, Jacque assists Dan with daily operations, client service requests, death claims, marketing, client events and special projects. She and her husband Jeff live in Crown Point. They have three children, Nicholas, Megan, and Courtney.

Diana Van Schouwen

Diana has been with R.B. Smith Co., Inc. since 2013. Diana earned an MBA from Indiana University. As a Client Service Associate, she serves as the primary point of contact for, and liaison between, clients and vendors. She coordinates scheduling and handles a variety of organizational tasks and projects. Diana and her husband, Craig, live in Valparaiso. They have two children, Jacob and Bennett.



554 Vale Park Rd.
Valparaiso, IN 46385
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Toll Free: 800-524-6097
Fax: 866-476-1144

From the West or Chicago-land Area:

- 94 East or the Indiana Toll Road to 49 South, the Chesterton/Valparaiso exit
- Take 49 South until you arrive at County Road 400 - Vale Park Road
- Turn right or west
- Or to avoid the expressway:
    - 30 East to 49 North, the Chesterton/Valparaiso exit
    - Take 49 North until you arrive at County Road 400-Vale Park Road
    - Turn left or west

From the East:

- 94 West or the Indiana Toll Road to 49 South, the Chesterton/Valparaiso exit
- Take 49 South until you come to County Road 400 -Vale park Road
- Turn right or west
- Or to avoid the expressway:
    - 30 West to 49 North, the Chesterton/Valparaiso exit
    - Take 49 North until you come to County Road 400-Vale Park Road
    - Turn left or west

- Keep heading west until you arrive at Valparaiso High School. Our office is located across the street from the High School on the north side of the street Lamplight Square. Turn right into our complex and veer left until you see our building.

Independence Powered by LPL Financial

R.B. Smith Co., Inc. is powered by LPL Financial, the nation's largest independent broker/dealer with over 14,000 advisers.* The firm provides a comprehensive array of tools and resources to independent financial advisors, enabling them to provide objective financial guidance to their clients. LPL Financial has no proprietary products.

Professional Objective Advice

The independent professionals of R.B. Smith Co., Inc. always put your interests first.
Talk to us about the importance of long-term planning. Discover the value of experience, personal service, and objective, independent advice. We do our best to serve you.

Hours:
Mon-Fri: 8:00 AM-5:00 PM

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dvanschouwen@rbsmithinc.com

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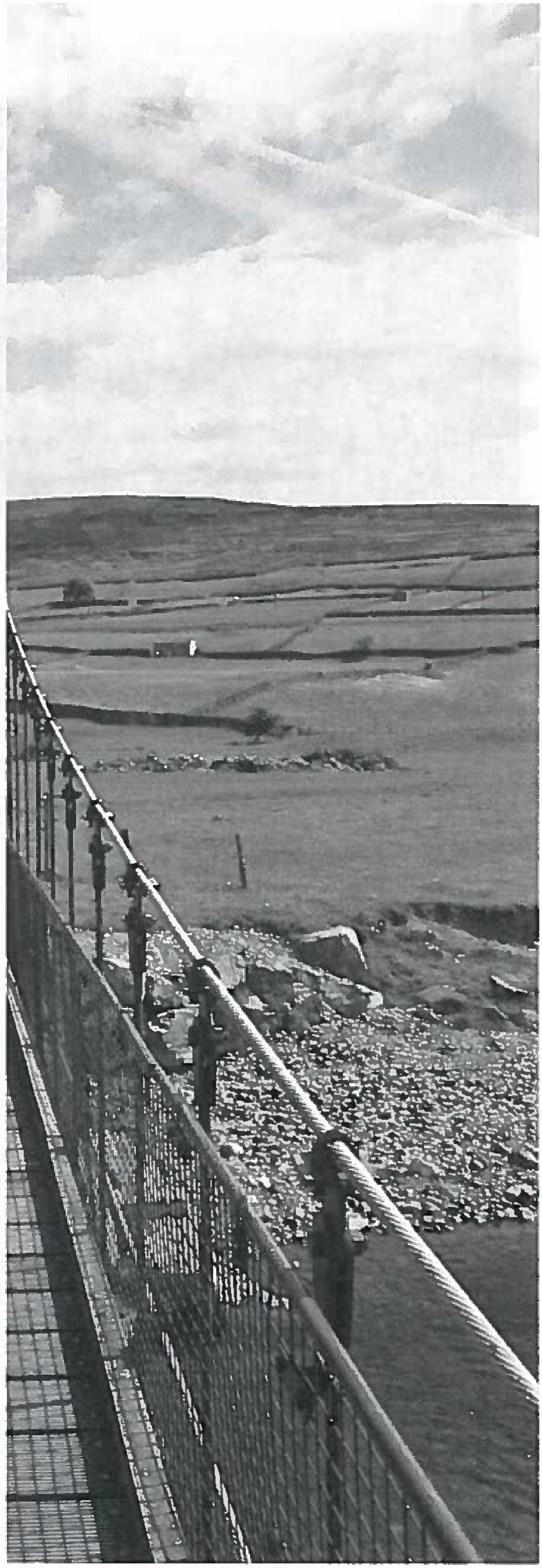

*As reported by *Financial Planning* magazine, June 1996-2017, based on total revenue.