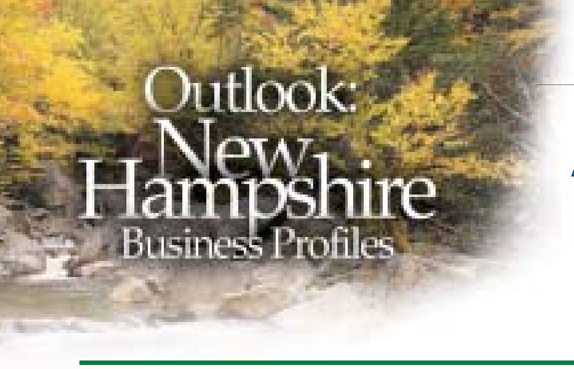


# Ames Planning Associates, Inc.

## Building Wealth, Earning Trust, Nurturing Relationships

When a client's wife walked into Harv Ames' office and placed a sealed manila envelope on his desk, it was a bit like a scene from a 1950s film noir mystery. Ames was puzzled. As president of Ames Planning Associates, Inc. (APA), he was a Certified Financial Planner™ Professional, not a detective.

The envelope, explained the woman, contained love letters she had written to her children. Ames was the only person she trusted to guard the precious documents and deliver them to the intended recipients, in the event something might happen to her and her husband while traveling.

"That was 15 years ago, and I'm happy to say I still have those letters," Ames smiles. "For someone to entrust something so special with me made me realize we offer more than just financial security – we have a much deeper interest in our clients' lives."

A former professor of finance, Ames started Ames Planning Associates in 1988 to protect, invest and manage people's money with the kind of personal attention and objectivity seldom found in the wealth management industry.

From investment management to estate, retirement, tax and education planning, and fiduciary reviews and audits, APA provides a comprehensive range of services to meet virtually every financial need, with the client's goals always in mind. As an independent, fee-only firm, APA is free from conflicts of interest, which is especially important when working with institutional clients and high-net-worth individuals and families.

*(left to right)*
Eline M. Ruediger, CFP®; Marianne Pardoe, M.A.; Harvey M. J. Ames, MBA, CFP®, AIFA®, ChFC, CLU, president of Ames Planning Associates; Dwight Swisher; Doreen J. Ames, R.N.; Carl A. Johnson, MBA, CFP®, AIF®, vice president

"It's the only method of compensation that ensures objectivity," explains Carl Johnson, vice president of APA. "We don't belong to any bank, brokerage firm or insurance company. Our advisors aren't looking to sell financial products to a client because of a commission motive."

APA's advisors are among the most highly qualified in the fiduciary industry. The firm has three Certified Financial Planner™ Professionals on staff, two of whom – Ames and Johnson – are also Accredited Investment Fiduciaries™. Additionally, both Ames and Johnson have MBAs, and Ames is a Chartered Financial Consultant (ChFC).

Headquartered in Peterborough, New Hampshire, APA boasts satisfied clients in 15 states and overseas, each receiving the same high level of service afforded clients in the Granite State. And, for clients in distant locations, it is not uncommon for the professionals at APA to travel hundreds or even thousands of miles for face-to-face meetings.

"As a fiduciary firm, our clients' interests are paramount," Johnson says. "Our mission is to help people make more informed choices, to empower them."

With a client-centric attitude and qualifications unsurpassed in the wealth management industry, it is easy to see why APA has grown into one of New England's leading fiduciary firms. In fact, *Bloomberg Wealth Manager* magazine named Ames Planning Associates one of the top wealth management firms in the nation.

"Every day, we're helping people solve problems," Ames says. "Clients rely on us, but at the same time we are helping them become more self-sufficient."

**Among Top Wealth Managers Nationwide**

*– Bloomberg Wealth Manager* magazine, July/August, 2004

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> – Harvey M. J. Ames, MBA, CFP®, AIFA®, ChFC, CLU, President, Ames Planning Associates, Inc.

**AMES PLANNING ASSOCIATES, INC.**

*Fee-Only Financial Fiduciaries*

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