SERVICES

While developing a custom financial plan, we follow a step-by-step process to help you feel confident in your decisions. Once your goals are established, we will tailor strategies to suit your vision and objectives. We can help you execute a sound financial program utilizing the following:

Financial Planning

- IRA Planning
- 401(k) Planning / 403(b) / 457 Planning
- Retirement Income & Cashflow Planning
- Retirement Analysis
- Social Security Planning
- Survivorship Planning
- Estate Planning Strategies
- Fixed Annuities*
- Fixed Index Annuities**
- 529 College Saving Plans
- Charitable Giving Solutions
- Legacy Planning Strategies
- Small Business Solutions
- Income Distribution

Insurance

- Disability Income Insurance
- Life Insurance / Needs Analysis
- Long Term Care Insurance
- Critical Care Insurance

Wealth Management

- Personal Asset Review
- Money Management
- Wealth Accumulation & Preservation
- Wealth Transfer
- Growth & Income Strategies
- Asset Protection
- Account Consolidation

*Guarantees are backed by the financial strength and claims paying ability of the issuing insurance company.

**Fixed Index Annuities are designed to meet long-term needs for retirement income, guarantees against the loss of principal and credited interest, and the reassurance of a death benefit for beneficiaries. Guarantees are backed by the financial strength and claims paying ability of the issuing insurer.

WHY CHOOSE US:

- Direct, personalized communication with a dedicated service team
- Advice tailored to your needs guided by your financial priorities and life goals
- Comprehensive planning with state-of-the-art software that includes tax integration
- Portfolios designed to provide income you can not outlive
- Written recommendations and action steps to help implement your plan
- Regular reviews at your convenience with consolidated statements
- Open, two-way communication with quarterly contact from Jim and Jacob
- Commitment to continuing education to give you up-to-date services

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JAMES BALES
FINANCIAL, LLC

GUIDANCE YOU CAN TRUST

www.BalesFinancial.com

OUR VISION

To be trusted and respected by our clients for our professional knowledge, integrity, independent financial advice, and exceptional service.

Lasting financial freedom does not happen by accident. It takes preparation and strategy.

Whether your goals include planning for milestone events like college or retirement, or if you're looking for sound financial information, we are dedicated to giving you a new level of attention, insight and capability.

Our ultimate goal is to be your advocate for life. We don't just look at the best return today, we consider the whole picture throughout your entire lifetime.

You deserve the reassurance that your finances will always meet your life's changes. After implementing your initial strategy we monitor and communicate on an ongoing basis, and together we can make any adjustments as needed.

OUR MISSION

To help you plan for and accomplish your life and financial goals; the end result being that you confidently enjoy a comfortable lifestyle in retirement.

JAMES (JIM) A. BALES, LUTCF®, RFC®

Independent Financial Advisor

Jim treats each client individually and is passionate about helping them make well-informed financial decisions. That way it is easier for his clients do the things they have always dreamed of like retire comfortably, travel, and spend time with family.

Providing custom plans and solutions, he strives to help his clients accomplish their financial goals in a timely manner, helping them progress financially toward what they want most out of their lives.

Experience and skills

- Served in the financial services industry since 1994 and specifically with Equitable/AXA as an insurance agent for seven years
- Opened James Bales Financial in 2001
- Registered Representative & Investment Adviser Representative
- Independent advisor offering a wide range of financial solutions
- Life Underwriter Training Council Fellow℠ (LUTCF®)
- Registered Financial Consultant (RFC®)
- Past president of the Virginia Peninsula Association of Insurance and Financial Advisors
- Member of the Million Dollar Round Table (MDRT), qualifying for MDRT, Court of the Table, and Top of the Table designations for more than 10 years

Jim and his wife, Diane, have two children and two grandchildren. Spending time with his family is a priority and he feels very fortunate to be able to work alongside his son, Jacob, every day. Jim is an avid outdoorsman and loves boating, fishing, hunting, and golf. He also enjoys painting and is an active member of the Poquoson Exchange Club, a non-profit organization that serves the community in a variety of ways.

JACOB BALES, CFP®

Independent Financial Advisor

Inspired by his father, Jacob entered the financial services industry in 2014. And, like his father, he's passionate about helping people enjoy comfortable retirements and do things they may not have been able to do otherwise.

He loves understanding people's vision of the future and helping them use their resources to best actualize that vision. So, he advocates for clients, striving to deliver a financial and investment planning process that enhances their probabilities for achieving their life and financial goals. While Jacob welcomes anyone in need of assistance, his particular focus includes federal employees, military, firefighters, and law enforcement personnel.

Experience and skills

- Registered Representative & Investment Adviser Representative
- Certified Financial Planner™ (CFP®)
- Serves as the Social Security benefits specialist for the firm
- Comprehensive financial advisor helping clients get to and through retirement
- Taught at local lifelong learning associations for more than 10 years
- Belongs to the Estate Planning Team, a professional group composed of tax attorneys, advisors, brokers, and CPAs committed to assisting clients with business transitions

Jacob and his wife, Lauren, have two sons, Nate and Owen. He loves spending time with his family and feels lucky to be able to work with his father every day. Jacob enjoys playing tennis and mountain biking. He and his family are members of Williamsburg Community Chapel, where he volunteers with the children's programs. Jacob is a graduate of the University of Virgina.