STILES FINANCIAL SERVICES

INCORPORATED

Private Wealth Management

Individual & Family Services
Wealth Enhancement
Portoflio Management
Comprehensive Financial and Life Planning

Stiles Financial Services, Inc.
Southdale Professional Bldg
6550 York Ave So, Suite 412
Edina, MN 55435

Phone: 952.988.0452
Fax: 952.988.0752
Toll Free: 866.401.7374

info@stilesfinancial.com

www.stilesfinancial.com

OUR PHILOSOPHY

We have worked hard to position our firm different than the rest. We believe in the personal touch. We keep pace with our clients' evolving needs and expectations, by using the latest tools and technologies available in the Financial Services Industry. We are committed to the education process required to stay informed and current on financial and economic issues. Our conviction is to do what is right for our clients, and not only help them realize their financial potential, but help them reach their dreams.

STILES FINANCIAL SERVICES
INCORPORATED

Wealth Management

A Team for Today with a Vision for Tomorrow

About Us

We are an independent advisory firm located in Edina, Minnesota. We work with individuals and families throughout all stages of life to identify realistic goals, provide counsel on appropriate solutions, manage investments, and successfully plan their financial lives. Our plans and portfolios are monitored closely, particularly when major life transitions occur, such as births, retirement, job changes, death, divorce, college, marriage, and household relocation and during economic and market changes.

Informed Choices

Our Wealth Management Team focuses on developing long-term relationships with our clients. Successful financial planning does not belong in a "one-size-fits-all" package. Every individual is unique, and financial plans and portfolios are equally unique. We start the journey by taking the time to listen and to understand each of our clients goals and desires on a personal level. We carefully chart a course toward a goal for financial success, carefully considering and mitigating risk.

Working Toward Excellent Outcomes

Many of our clients have benefited from our unencumbered review and analysis of their financial plan, by defining goals and implementing strategies specific to the client to achieve desired outcomes. We believe that good planning and ongoing monitoring is the path to success. Through the course of life, most of us are presented with unexpected events. We partner with our clients to ensure that they are prepared regardless of what life may bring by delivering proactive and creative solutions. It is never too early or too late to begin.

STILES FINANCIAL SERVICES
INCORPORATED

Wealth Management

Portfolio Management Philosophy

- Custom portfolios are developed specific to client goals and risk profile.
- Accounts are typically transferred in-kind and portfolios are methodically recreated in consideration of tax implications.
- We employ a holistic approach to managing multiple accounts within a household.
- We do not outsource to third party money managers.

Life Planning Advisor Services

- Financial Advice & Retirement Planning
- Investments
- Budget & Savings
- Wealth Enhancement
- Estate Planning
- College Savings

Ongoing Advisor Services

- Portfolio Reviews
- Rebalancing & Asset Allocation
- Ongoing Advisement Services
- Monitoring Investments
- Financial Fitness Check-Up's

Risk Management

- Life Insurance
- Income Replacement
- Long Term & Disability Planning
- Personal Insurance Reviews
- Health Insurance

Portfolio Management

- In-House Discretionary Management
- Asset Allocation
- Diversification
- Wealth Accumulation

Forms of Engagement

- Annual Retainer
- Project Based
- Ongoing Portfolio Management

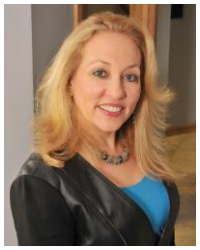
Our Fee Structure

- Flat Fee
- Percentage of Assets
- Commission

STILES FINANCIAL SERVICES
INCORPORATED

Susan M Stiles, CFP®, ChFC®, AIF®, CPFA, MBA

President and Founder



Credentials: Certified Financial Planner (CFP®), Chartered Financial Consultant (ChFC®), Accredited Investment Fiduciary (AIF®), Certified Financial Plan Advisor (CPFA), Masters of Business Administration (MBA)

Investment Registration: Series 7, 6, & 63

Insurance Licensure: Life & Health, Disability & Long Term Care

Susan Stiles is the founder of Stiles Financial Services, Inc. Susan has build a career that emphasizes custom portfolio management and holistic advice solutions. In addition to the wealth advisory practice, the firm specializes in advisory services to Retirement and Pension Plans, providing in part, fiduciary oversight, investment monitoring and participant financial education. Ms. Stiles has been servicing clients since 1993. She has been regularly quoted in business and industry publications both locally and nationally. Her approach is education driven with an emphasis on implementing behavioral finance to achieve positive outcomes.

Susan is an active member of NAPA Top Women Advisors, ARA (American Retirement Association), Financial Planning Association of MN, ASPPA (American Society of Pension Professionals & Actuaries), Financial Services Institute, PSCA (Plan Sponsor Council of America), Investment Management Consultants Association, Midwest Pension Council, Edina Chamber of Commerce, and the Economic Club of Minnesota. She has also served in a variety of leadership roles with Rotary Club of Minneapolis, the Learning Center for Economics, MN SNAP (Minnesota Spay Neuter Assistance Program), the Minnesota Cornell Club and has been a CAAAN (Cornell Alumni Admissions Ambassador Network) volunteer for 20 plus years.

She holds both BS and MBA degrees from Cornell University. She resides in Edina with her husband and two dogs, together they have four adult children and one grandchild.

STILES FINANCIAL SERVICES
INCORPORATED

Keighley Spott, CRPC®, BFA™

Financial Planner

Credentials:	Chartered Retirement Planning Consultant CRPC®, BFA™
Investment Registration:	Series 7, 66, 31
Insurance Licensure:	Life & Health

Keighley Spott joined Stiles Financial Services as a Financial Planner, bringing fourteen years of financial industry experience managing client relationships.

Keighley's expertise is in customized retirement solutions. She believes in responding to customer's immediate needs while projecting future needs through thoughtful planning. She enjoys educating clients on investments and on market changes. She believes that having a personal relationship with each client is a key to their success. Keighley has a genuine interest in people and takes the time to listen carefully to the needs and challenges of her clients. She has an extensive background in customer service and building solid account relationships for over 20 years.

Most recently, Keighley served as Vice President, Financial Consultant for Anchor Bank, but also brings previous experience from Morgan Stanley where she served clients and implemented portfolios for more than seven years.

Keighley was born and raised in Minnesota. She graduated from the University of Minnesota with a Bachelor of Fine Arts Degree with a Major in English Medieval Literature and a Minor in French conversation and interpretation. She spent 6 months near Washington DC working as an au pair.

Keighley is married with two children and recognizes how important it is for professional women to fully understand their finances and control risk.

Keighley has served on the Board of "Families Moving Forward" for their annual fundraising events, served as a volunteer to "Sharing and Caring Hands" and is active in her church teaching Sunday School and Wednesday night youth programs.

STILES FINANCIAL SERVICES
INCORPORATED

Paul Tichy, AIF®, MBA

Portfolio Research Manager

Paul joined SFSI as an Associate Portfolio Manager and Investment Research Analyst. With over 25 years of experience in the Financial Services and Asset Management industries, Paul has provided planning and investment advice for high net worth individuals and their families, as well as having provided advice to multi-million dollar money managers and institutional investors helping them with their portfolio decisions. At SFSI, he is responsible for researching and analyzing securities, helping to develop and build custom portfolios for new clients, and working closely with the entire team to develop strategies and portfolio recommendations for both the private and corporate clients of the firm.

Paul was most recently a Regional Vice President for Fisher Investments. Other prior employers included Merrill Lynch, Cowen & Company, Piper Jaffray, RBC/Dain Rauscher Wessels and Anchor Bank. Paul enjoys working with clients and reviewing their current investment strategy. His background and experience allows Paul to help clients understand the multitude of options currently available to them and discern which may be best for them, given their personal goals and objectives.

Paul was born and raised in the Chicago-land area where he received his MBA in Finance from DePaul University Kellstadt Graduate School of Business in Chicago, IL and received his BA in Economics from Northwestern University in Evanston, IL. He was a 4 year starting pitcher for the Northwestern University baseball team competing in the Big Ten at the Division I level. Paul was a recent President of the Northwestern University Alumni Club of the Twin Cities.

He lives in Orono with his wife and their three boys, where he is an active volunteer for youth baseball and football programs as a coach and a baseball association board member.

STILES FINANCIAL SERVICES
INCORPORATED

Tina Newman

Client Relationship Manager

Investment Registration: Series 7, 63, 24
Insurance Licensure: Life & Health

Tina joined SFSI as a Client Relationship Manager. With nearly 20 years of experience in the financial services industry, she assists in service delivery to our individual Wealth Management clients. She provides ongoing client relationship interaction, onboarding of new clients, facilitates the client review process and provides service for our Wealth Management division. Additionally, she also oversees our internal processes, licensing and registrations, and compliance.

Tina past experience includes Fortune Financial and BMO Harris Financial Advisors, where she spent over 14 years. In both firms she provided support to financial advisors in all areas of their businesses. This included client reviews, trading and reporting, purchase of insurance products, and coordination with broker/dealers. Tina also enjoyed planning and facilitating client and prospect seminars. Tina is focused on delivering a high level of customer service and responsiveness to requests.

While Tina was born and raised in Minnesota, she crossed the border for her B.S. at South Dakota State University in Brookings. During that time she worked in the research lab for the Veterinary Science Department. Following graduation she shifted her focus to banking and investments. Prior employers include Fidelity Investments, M&I/BMO Harris, and Fortune Financial.

Tina is married with three young daughters. She loves the outdoors and is active in her neighborhood community and local church.

STILES FINANCIAL SERVICES
INCORPORATED

Janet Gardin

Office Administrator

Janet joined Stiles Financial Services Inc. as the Office Administrator, bringing 28 years of financial industry experience.

Janet was with Wells Fargo Advisors providing support to financial advisors in all areas of their business while building a reputation for providing excellent customer service. This included handling the administrative side of setting up new accounts, processing deliveries and payments, researching account problems and maintaining files to meet regulatory requirements.

Janet was born and raised in Minnesota. After high school graduation, she traveled Europe with her sister and family friends where they were fortunate to see many places. She went to Anoka Ramsey Community College for Business Management.

Janet lives in Roseville with her husband of 17 years and their two teenage girls and two dogs. She enjoys swimming, traveling and watching her girls play sports.

STILES FINANCIAL SERVICES
INCORPORATED

Customer Service & Privacy Policy

Stiles Financial Services, Inc. follows the guidelines below for servicing all of our clients, prospects and business associates.

- Stiles Financial upholds to the highest quality of care when servicing our clients.
- Our staff will acknowledge you, be courteous and communicate clearly.
- Our staff will always take ownership of your issues and will respond to your phone, fax and email messages within 24-48 hours of your initial request. If you have not received a response from our staff within 48 hours please contact our Office Manager.

GATHERING INFORMATION

In the course of providing services to you, we may collect "non-public personal information" about you. This may include:

- Information we receive from you on Suitability questionnaires, subscription agreements or other forms, such as your name, address and social security number and birth date.
- Information about your investment transactions with us and others, as well as other account data.

"Non-public personal information" is non-public information about you that we obtain in connection with providing a financial product or service to you, such as the information described in the above examples.

DISCLOSING INFORMATION

We do not disclose non-public personal information about you or any of our former investors to anyone, except as permitted by law. We are permitted by law to share any of the information we collect in the normal course of servicing clients with companies that perform various services such as custodians and broker/dealers. These companies will use this information only for the services for which we hired them and as allowed by applicable law.

CONFIDENTIALITY AND SECURITY PROCEDURES

To protect your personal information, we permit access only by authorized personnel. We maintain physical, electronic and procedural safeguards that comply with federal standards to protect the confidentiality, integrity and security of your non-public personal information. We will continue to adhere to the privacy policies and practices in this notice even after your contract has been terminated.

STILES FINANCIAL SERVICES
INCORPORATED

Contact Information

Stiles Financial Services, Inc.
Southdale Professional Building
6550 York Ave S, Suite 412, Edina, MN 55435
(952) 988-0452 (phone)
(866) 401-7374 (toll-free)
(952) 988-0752 (fax)
www.stilesfinancial.com
info@stilesfinancial.com

Office Hours:
Monday through Friday – 8:30 am to 5:00 pm (Central Standard Time)

Office Holidays:

New Years Day	Martin Luther King, Jr. Day	Presidents Day
Good Friday	Memorial Day	Independence Day
Labor Day	Thanksgiving Day	
Day after Thanksgiving	Christmas Day	

Please note: Due to the abundance of email and the sensitivity of our spam filter, the delivery of your email message can at times be delayed. If you do not receive a response to your original email message within 48 hours please call our office at (952) 988-0452. Also, please bring to our attention any error messages you may receive when trying to contact our staff via email.

Not everything that counts can be counted, and not everything that can be counted counts

- Sign hanging in Albert Einstein's office at Princeton

STILES FINANCIAL SERVICES
INCORPORATED

Southdale Professional Building
6550 York Ave S, Suite 412, Edina, MN 55435
(952) 988-0452 (phone)
(866) 401-7374 (toll-free)
www.stilesfinancial.com