
THE WALT
LUNSFORD
FINANCIAL ADVISORY GROUP
of
RAYMOND JAMES®

www.WaltLunsfordGroup.com

THE WALT LUNSFORD GROUP *Our Team*

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Walter B. Lunsford, AAMS
Senior Vice President, Investments

Walt was recognized as one of America's top 10 outstanding financial advisors for 2005 by Registered Rep. Magazine. This award was the result of his dedication to client service, his productivity, commitment to education and his generosity in giving back to the community.* Walt assists individuals and corporations to grow, preserve and transfer wealth. As senior financial advisor of The Walt Lunsford Financial Advisory Group, his responsibilities encompass all areas of the practice, including portfolio management and risk control as well as financial, retirement and estate planning.

In addition to numerous industry registrations including the Series 7, Series 63, Series 31 and Series 65, he is licensed as a provider of variable annuities and life, accident and health insurance. He has earned the Accredited Asset Management Specialist designation (AAMS) from the College for Financial Planning and completed the Executive Certificate in Financial Planning program at Xavier University in Cincinnati. In addition, Walt attended the Advest Institute at Harvard University in Cambridge, MA during 2002, 2003 and 2004. He is a member of the Raymond James Retirement Plan Advisory Council and previously served on the Heartland Region Advisory Board. Walt is a member of the Investment Management Consultants Association and the Financial Planning Association, and is also a registered financial advisor of the National Football League Players Association.



Tim Recker, AAMS
Vice President, Investments

Tim Recker has a wealth of education and hands-on experience in the financial services industry. He earned his Bachelor's Degree in Finance from Xavier University, graduating *summa cum laude*, and then began his career at Chiquita Brands International working in the Accounting, Treasury and Corporate Trading departments. In these varied positions Tim acquired knowledge and specialized skills in the areas of finance, accounting and trading stocks, bonds, oil, currencies and interest rate swaps.

Since 1993 he has used this expertise to help individuals, businesses and business owners manage their financial risks and achieve their financial goals. As senior portfolio manager for the team, he supervises the design and management of client portfolios.

Tim has obtained his Series 7, 31, 63 and 65 licenses. These provide him the ability to construct portfolios with stocks, bonds, ETFs, mutual funds, annuities, insurance and managed futures alternatives. Using these products, he works to build portfolios that have the ability to minimize clients' risks while still giving them the potential to meet their financial goals. In addition, he is an Accredited Asset Management Specialist (AAMS), and is enrolled in the Charter Financial Analyst (CFA) program.



M. Scot Cone
Financial Advisor

Scot Cone brings nearly 30 years of financial services experience to the Walt Lunsford Financial Advisory Group. After graduating *cum laude* with a Bachelor's Degree in Finance from the Kelly School of Business at Indiana University, he began his career as a loan officer with a major Cincinnati financial institution. He then worked as a financial advisor for a mutual fund company headquartered in Cincinnati. Finally, he joined a large life insurance company headquartered in Birmingham, Alabama; moving through ranks to ultimately serve as Vice President and National Sales Manager. Scot joined Raymond James & Associates as a financial advisor in their Blue Ash, Ohio office in 2006.

Scot holds numerous industry registrations including Finra Series 6, Series 7, Series 63, and Series 65. In addition, Scot is licensed as a provider of variable annuities and life, accident and health insurance. Scot believes that each individual's financial and investment needs are unique. Those needs may include managing accumulated wealth, initiating a new investment strategy, planning for college expenses, anticipating retirement, or managing a small business. However, there is one key fundamental issue that needs to be addressed at all times; balancing today's needs with tomorrow's goals. Scot is committed to spending the time that is necessary with each client in order to develop a deep understanding of their distinctive circumstances. He believes that this relationship enables him to solve each client's personal objectives, concerns and challenges today, so that they may reach their goals and dreams of tomorrow.



Shawn Scott, ChFC
Financial Advisor

Shawn joined the Walt Lunsford Financial Advisory Group from Securities America, where he ran an independent financial advisory practice. He brings twelve years of experience and a unique expertise in working with all types of tax qualified retirement plans, such as 401(k) plans, 403(b) plans, and Defined Benefit Plans.

Shawn is a *magna cum laude* graduate of Thomas More College with a Bachelor's Degree in Finance. In addition to numerous industry registrations including Finra Series 7 and 63, he is licensed as a provider of variable annuities, life, accident and health insurance. He has earned several professional designations including the Chartered Life Underwriter (CLU) and Chartered Financial Consultant (CHFC) from the American College. Shawn is an active member in the retirement plan community, and is a former Vice President and Board Member of the Benefits Council of Greater Cincinnati.



Alex Holtmeier
Registered Sales Associate

Alex Holtmeier recently joined The Walt Lunsford Financial Advisory Group of Raymond James & Associates as a Registered Sales Associate. He is a graduate of the University of Cincinnati where he earned a Bachelor's Degree in Finance and International Business. Alex earned his Finra Series 7 and 66 registrations, and is licensed as a provider of variable annuities, and life, accident and health insurance.



Linda Ackerman
Service Associate

Linda Ackerman brings to our team over twenty years of financial industry experience. Walt first met Linda when they both worked at Gradison where she was an Assistant Vice President and Operations Manager. Just prior to joining our group she was the assistant to the branch manager at a Cincinnati financial advisory firm where she was employed for ten years. During 1999 and 2002, Linda was awarded "Employee of the Year" from their local branch office. Linda works closely with all members of the team in the coordination of client services. Her responsibilities are extensive and include the daily operational processes for our practice.



Julie Behymer
Sr. Registered Service Associate

Julie recently joined the Walt Lunsford Financial Advisory Group of Raymond James. She brings experience that spans over 25 years in the financial services industry, which includes thirteen years as a client service associate. She also worked as an operations expert for many years at a major New York based firm. Julie has earned her Finra Series 7 and 63 registrations. She works closely with all members of the team in the coordination of client services and is responsible as the service liaison between the firm, our clients and the team's Financial Advisors.



Jayna Stenger
Marketing Assistant

Jayna Stenger joined the Walt Lunsford Financial Advisory Group of Raymond James and Associates during 2009 as an intern while attending the University of Cincinnati. She is working toward a major in marketing and a minor in finance. Jayna functions as an assistant for all service issues and is also responsible for many of our marketing projects.

- Over 135 Years of Combined Experience
- FINRA Registrations Include Series 7, Series 31, Series 63, Series 65, and Series 66
- Licensed Provider of Life, Accident and Health Insurance, and Variable Annuities
- 2 Accredited Asset Management Specialists
- Chartered Financial Consultant Designation

- Wealth Accumulation and Portfolio Management
- Asset Allocation and Risk Management
- Individual Retirement Planning
- Corporate Retirement Plans Including:
403(b), 401(k) and Profit Sharing Plans

- Financial Planning
- Insurance Planning
- Inter-Generational Wealth Transfer
- Education Planning

THE WALT LUNSFORD GROUP Our Philosophy



Members of The Walt Lunsford Financial Advisory Group at Raymond James & Associates, intend to meet the financial objectives of clients through hard work, ongoing education, integrity, honesty, effective communication, and the specialized service capabilities of a team approach. The Group's traditional values, strong work ethic, and a desire to learn and adapt to a changing world enables us to serve as your **ESSENTIAL ADVISOR**. Our goal is to create inter-generational relationships through quality investment advice, service, risk management and portfolio design.

Our Mission

To help our clients achieve their own unique goals by managing their assets, protecting their wealth and building their financial legacies.

Our Approach

We serve our clients with a consultative, team-based approach that examines all aspects of their financial lives. We put our clients' interests above our own or those of our firm.

Our Objective

To accomplish our mission profitably, while giving back to our community.

We make these commitments to our clients:

Protection of Privacy

A Disciplined Investment Process

Objective Recommendations

Regular and Effective Communication

OVERVIEW The Raymond James Advantage



The decision to hire a professional financial team should take into account the quality and professionalism of the firm that stands behind them.

In choosing to do business with our team, you are also doing business with Raymond James.

It is important that you understand how our team's relationship with Raymond James benefits you by providing us the tools and resources to execute our mission to serve clients to the best of our abilities.

OVERVIEW The Raymond James Advantage

Why Raymond James?

The Firm Has an Individual Client Focus: Raymond James is a firm with its roots in the business of providing financial guidance and planning to individual investors and families. This remains the firm's primary business today. Raymond James has been a leader in the industry with client-focused decision-making since the company's founding in 1962.

Full Resources of a Large, Multinational Financial Services Firm: Raymond James is one of the largest financial services firms in the United States, with the scale and resources to support a wide array of products and services. With more than 10,000 associates worldwide and revenues of \$2.6 billion in 2009, the company's business includes investments brokerage, professional asset management, insurance solutions, trust services, investment banking, and private and commercial banking.

A Culture of Independence and Objectivity: As financial advisors, we are given flexibility and independence to serve our clients without a corporate "push" of proprietary products. We have access to one of the widest platforms of product choices and account types in our industry with access to over 20,000 mutual funds, 100 money managers and 60 insurance carriers.

Consistent Leadership and Independence: Executive Chairman Tom James has fostered a culture of consistent leadership and independent thinking that enables firm employees and financial advisors to act in the best interests of clients and be innovative in our solutions to meet their needs.

Raymond James' culture and extensive resources enable us to serve our clients effectively with their best interests as our top priority.

Raymond James was the first financial services firm to create a Client Bill of Rights and Responsibilities in 1994. Today, our industry has recognized this document as a best practice and many firms have followed its example.

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OVERVIEW The Raymond James Advantage

Raymond James: A Firm With Substantial Size

- Member of the Fortune 1000
- Total client assets under administration over \$262 billion*
- Asset management subsidiaries manage in excess of \$33 billion* of financial assets for individuals, pension plans and municipalities.
- 4,000 support associates located in corporate locations
- Raymond James has more than 2,300 branch locations throughout the United States, Canada and overseas. The firm also maintains an array of affiliated international offices including Paris, Nice, Cannes, Brussels, Buenos Aires, Düsseldorf, Stuttgart, Luxembourg, Geneva, Lausanne and Montevideo.



*As of 12/31/2010

OVERVIEW The Raymond James Advantage

Raymond James: A Firm Focused on the Individual Investor

Raymond James was founded by Robert A. James in 1962 to serve individual investors by examining all aspects of their financial needs while providing sound investment guidance. That tradition lives on today through the financial advisors of our Private Client Group.

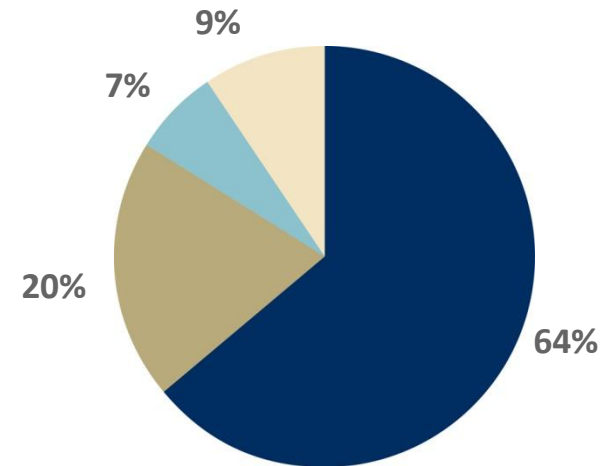
Similarly, our corporate culture has always been – and continues to be – grounded in conservative management, high ethical standards, measured growth and a commitment to superior client service.

That focus has enabled the company to avoid many of the problems that have plagued – and continue to plague – many other financial services companies.

Florida-based Raymond James (NYSE: RJF) is a publicly traded, diversified holding company providing financial services to individuals, corporations and municipalities through its subsidiary companies in the United States, Canada and overseas.

In an era of industry turmoil, economic turbulence and extreme market volatility, Raymond James has stayed true to its original mission of serving each client with individualized high-quality solutions.

2010 TOTAL REVENUE



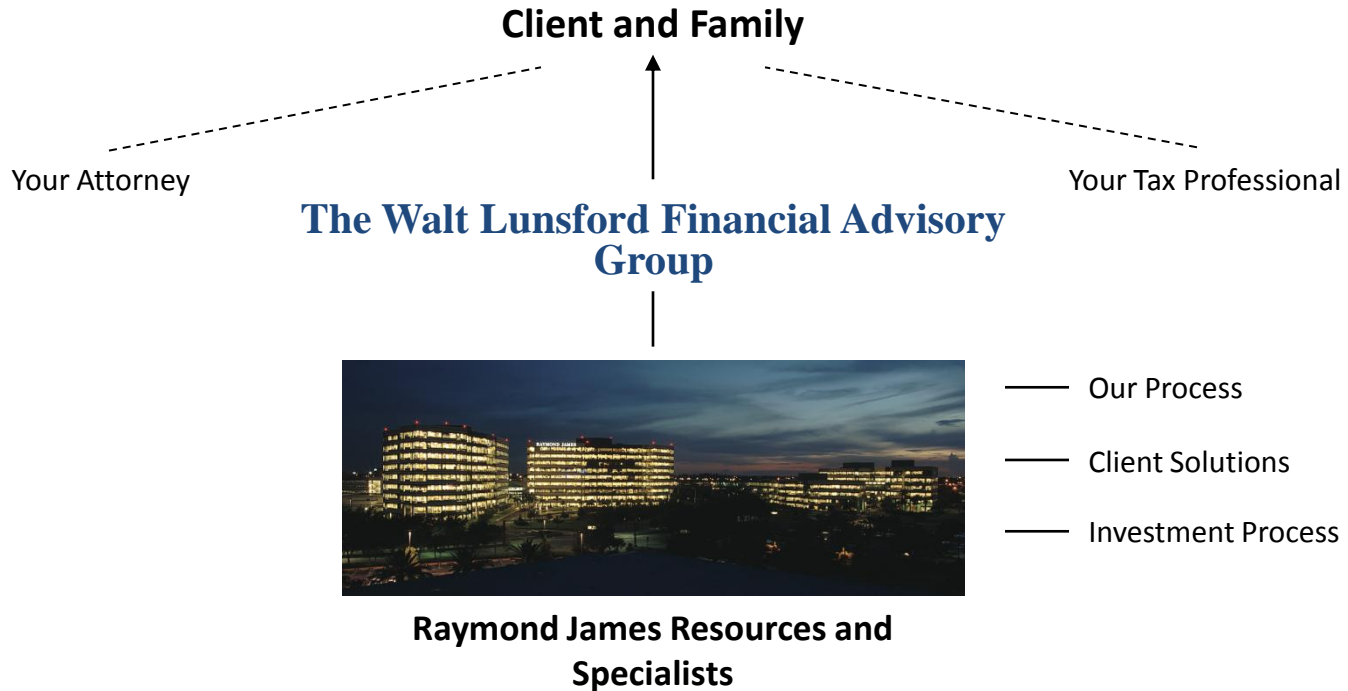
- Private Client Group
- Capital Markets
- Asset Management
- Raymond James Bank

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OVERVIEW The Raymond James Advantage

Extensive Resources to Help Meet Our Clients' Objectives



Our team utilizes the extensive resources of Raymond James to meet the needs of our clients. This approach allows us to provide a wide range of solutions by leveraging the expertise of Raymond James professionals, while collaborating with your existing legal and tax relationships.



OVERVIEW The Raymond James Advantage

Raymond James Recognition

FOR ITS EFFORTS, RAYMOND JAMES HAS RECEIVED NUMEROUS OTHER ACCOLADES AND AWARDS:

May 2011 – In *SmartMoney's* Annual Broker Survey, Raymond James was named the number one full-service brokerage firm – marking the fourth consecutive year in either the number one or number two position.*

May 2011 – Seven Raymond James analysts ranked in the top five for their coverage industries in *The Wall Street Journal's* 19th annual “Best on the Street” survey.*

March 2011 – Raymond James was named among the 350 most admired companies in the world by *Fortune* magazine. The company was ranked fourth among nine securities industry firms.*

January 2011 – Raymond James chief economist Scott J. Brown, Ph.D., was named top forecaster for unemployment by *Bloomberg Markets* for the 24-month period ended September 30, 2010.*

SmartMoney™ does not endorse any product or service of Raymond James.

The Wall Street Journal does not endorse, sponsor or approve the investment program of Raymond James. Past performance is not indicative of future results.

The *Fortune* rankings for “The World’s Most Admired Companies,” are based on a survey involving 673 companies from 32 countries. Judging was based on attributes such as quality of management, products, services and social responsibility.



OVERVIEW The Raymond James Advantage

Raymond James Research

- Industry Leading Research Department consisting of 44 analysts, 15 of whom are CFA Charter Holders
- Research Team is headed by:
 - Richard Anastasi, CFA – *Senior Managing Director*
 - Scott Brown, PhD – *Senior Economist*
 - Jeffrey Saut, CFA – *Managing Director/Chief Investment Strategist*
 - Arthur Huprich, CMT – *Chief Market Technician*
 - David Henwood, CFA – *Chief Investment Officer*
- Specialties of coverage include business and industrial services, consumer products, energy, financial services, healthcare, real estate, technology, and telecommunications

DISCLOSURE

Past performance may not be indicative of future results. Individual investor's results may vary. The results presented should not and cannot be viewed as an indicator of future performance. During the period reviewed by this article, Raymond James recommended 205 securities through its Focus List. Of these 91 advanced and 114 declined. Performance noted in the article includes dividends and a 1% trading commission on additions and deletions. From 2003 through March 2006 Raymond James recommended 202 securities through its Focus List. Of these 105 advanced and 97 declined. Performance during this period includes dividends but does not include any trading costs. If these costs were included the performance would be lower. The list returned 61.14% during this period. An investor would incur commissions (and interest charges if transacted in a margin account) to transact these recommendations. A complete record of all Focus List recommendations since 1993 is available upon request.