

Scovan Financial Services, Inc.

An Independent Firm

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Securities offered through **Raymond James Financial Services, Inc.** Member FINRA/SIPC

Dear Reader:

In the news from the past year, I have seen some things that have caught me off guard. Dishonest people have taken advantage of the uninformed, and the fraudulent have deceived many into following paths that have ended in heartache. Our office has kept itself free from such negativity, and we hope to provide you with some resources to better protect yourself. Scovan Financial Services is proud to operate by our core principles of Honesty, Integrity, and Experience. We are dedicated to helping you achieve your dreams while providing professional, prompt, and courteous service.

First, I want you to know I am willing to review accounts you hold with any other advisor. There are many benefits to having a second pair of eyes review an investment portfolio, not the least of which is safety. If you would like me to look over your investments, please give me a call at 540-943-4311.

Second, there are many resources you can use to check into the background of most financial professionals you may work with. The following is a short list you may find very useful.

www.finra.org—FINRA's official website has an investor side where you can research a number of helpful topics, and look up brokers you work with. To look up a broker do a Google® search for "BrokerCheck®." You can also contact BrokerCheck by phone at (800) 289-9999.

www.bbb.org—The Better Business Bureau® offers many useful tools including the ability to look up information about a business, including past complaints if there are any, and if they were resolved.

www.naic.org—Each state has an insurance commissioner who acts as the regulatory body for insurance related business. This website will make it easy for you to find the contact information for each insurance commissioner by state.

The above information can help educate you in areas that have become necessary for today's investor. I hope you use them. Please share this information with your friends, and if they have any questions I would be happy to help.

Remember to schedule an appointment for a second look at your portfolio, regardless of where it may be. Call me at 540-943-4311

Sincerely,



Scott A. Koehn
Financial Advisor, RJFS
Registered Principal, RJFS