

## Clients Are Individuals at Potomac Financial Group

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### The Benefits of Independence

Some people think financial planning is easy. Just pick a couple of simple strategies and a few key products. Then, work your system for every one of your clients. They make money. You make money. Everybody's happy.

Except it doesn't really work that way. Not if you're interested in doing what's best for each and every client. Potomac Financial Group approaches each situation individually because its planners realize that all investors have their own set of circumstances. What meets the goals and objectives of one client will very possibly not help the next. That's why Potomac never subscribes to a "one size fits all" approach to wealth management and financial planning.

#### Maintaining Independence

This individualized approach stems in part from the firm's independence. Its relationship with Raymond James Financial Services gives it the freedom to achieve at a high level. "Being associated with Raymond James allows us to maintain our independence when addressing the needs and goals of our clients," says Larry Grabenstein, principal and branch manager. "We are able to truly do what is

in the best interest of our clients because we don't have a sales management team forcing products or services on us."

Another benefit of Raymond James is outstanding back-office support. "Their research analysts are consistently among the best on Wall Street and they continue to develop better and more efficient ways to support our practice," says Grabenstein. "We appreciate their careful and intelligent approach to alternative investments that have gotten some firms and advisors into trouble over the last two years. Historically, Raymond James has remained conservative and cautious, and that fits very well with our philosophy of financial planning. We are extremely proud that we did not have to apologize for Raymond James when many of the top firms in the country were in serious financial trouble."

#### Experience Through Tough Times

Other things that set Potomac apart are its values, work ethic and leadership through difficult markets. Grabenstein has been in the business since 1974 and has retained many of the clients he started with at that time. Extensive experience



Larry Grabenstein

has taught him what should and should not be done during volatile markets and he has been able to successfully share that leadership and expertise with clients. "It's easy to make sound investment decisions when the markets are going up," he says. "But we feel we earn our keep during difficult and volatile times. Likewise, our clients appreciate how hard we work through those tough times."

Potomac has created a team approach to client service and monitoring that further sets it apart. Not only does the firm have the support of two client care assistants, but it also can draw on five licensed advisors who provide additional client support. The firm strives to maintain close contact with its investors to keep them updated and aware of the progress of their portfolios.

Some clients have referred to the firm as *pastoral* and others as *holistic*. Grabenstein graciously accepts either of these adjectives. Just as fitting are *passionate*, *responsive* and *well-informed*. But no matter how you describe Potomac Financial Group, it will remain independent, individualized and dedicated to the good of its clients, first and foremost.



Front Row L to R: Todd Wike, Larry Grabenstein  
Back Row L to R: Dee Weingaertner, Brian Krawiec,  
Janet Freiland, Brad Schell, Deborah Wilkinson, Sara Lempa

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**RAYMOND JAMES FINANCIAL SERVICES, INC.**  
Member FINRA/SIPC

4041 Powder Mill Road, Suite 205  
Calverton, MD 20705  
301-595-8600

[www.potomacfinancialgroup.com](http://www.potomacfinancialgroup.com)