



THE BARNES GROUP

HELPING FAMILIES AND BUSINESSES ACHIEVE THEIR FINANCIAL GOALS

JOHN E. BARNES

Financial Advisor

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EDUCATION

- University of Baltimore
- Master of Business Administration, 1982
- Bachelor of Science, 1981
- All American, NCAA Lacrosse

SECURITIES

- Series 7 – General Securities Representative
- Series 63 – Uniform State Exam
- Series 65 – Investment Advisory Agent
- MD State Life Insurance

MILITARY

- The Johns Hopkins University ROTC
- U.S. Army Veteran, Captain 1992
- U.S. Army Commendation Medal

COMMUNITY SERVICE

- Elder, Woods Memorial Presbyterian Church
- Board Member, Opportunity Builders Inc.
- Coach, Youth Lacrosse, Severna Park – 25 years

THE BARNES GROUP OFFERS:

Retirement planning

- Set and assist with financial goals
- Maximize contributions
- Plan for future income

Independent 401(k) plan consulting

- Employee education and enrollment meetings
- Plan sponsor support and assistance with plan design
- Financial planning

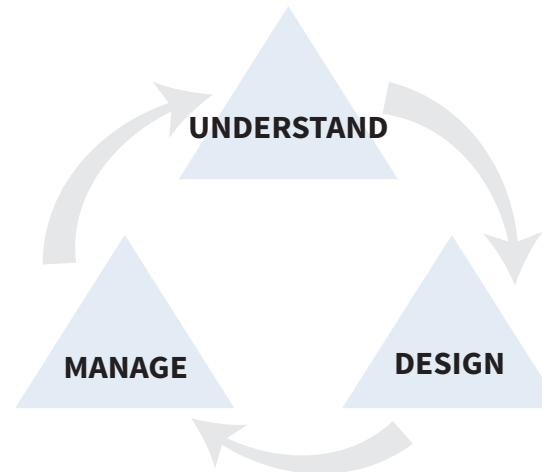
Personal investment needs analysis

- Asset allocation
- Portfolio balancing and diversification
- Investment analysis

CLIENT RELATIONSHIP PHILOSOPHY

My first investment is always in the relationship I have with my clients. My mission is to build long-term, mutually trusting and respectful relationships. I feel it is important to identify goals in order to help clients develop the appropriate long-term strategy. That strategy involves asset allocation and diversification as my overall goal in attempting to reduce unnecessary risks without sacrificing returns. I believe in dollar cost averaging*, being patient with investment decisions and not trying to “time the market.” I manage my practice proactively by frequently communicating new ideas with my clients. I use analytical tools to support my recommendations and leverage my Raymond James resources. Finally, and most importantly, I believe in conducting business with the highest level of integrity and honesty.

OUR THREE (3) STEP APPROACH



Referrals – Don't Keep Us a Secret!

UNDERSTAND

- Establish Relationship
- Gather Information (Goals, Needs, Risks, Investment Time Horizon)
- Initial Evaluation

DESIGN

- Design Portfolio(s)
- Collaborate with Professionals
- Educate on Proposed Solutions

MANAGE

- Monitor Progress/Ongoing Communication
- Report Results
- Revise Plan to Meet Changing Needs & Markets

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*Investors are reminded that dollar cost averaging does not assure a profit and does not protect against loss in declining markets. Since it does involve continuous investments in securities regardless of fluctuating markets, investors should consider their willingness to continue purchases during market downturns. Asset allocation and diversification do not guarantee a profit nor protect against loss. Re-balancing may result in tax consequences.