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

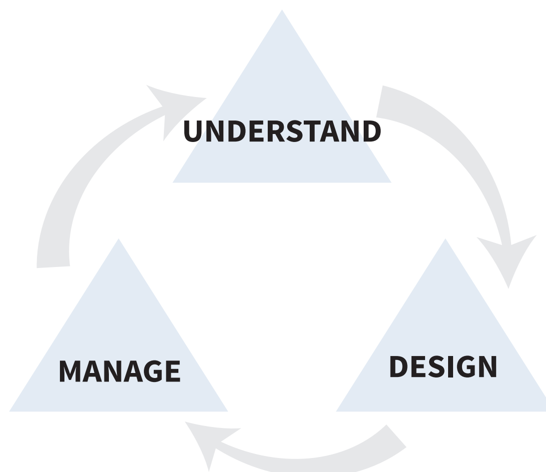
Independent 401(k) plan consulting
Employee education and enrollment meetings
Plan sponsor support and assistance with plan design
Financial planning

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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