



Count on Financial Planning Solutions
from Mallard Advisors



It All Adds Up to Peace of Mind

**Do you have questions
about retirement,
investments,
taxes, or your
pension plan?**





**Count on
Mallard Advisors to
provide you with solutions
customized for your unique
financial situation.**

At Mallard, we listen closely to understand your unique financial concerns, questions, and financial objectives. This allows us to offer recommendations that will improve your financial situation, that you will be comfortable with, and will save you money along the way. We provide our services on a Fee-Only basis, and don't sell financial products or earn commissions.

Our financial planning services are ideal for those seeking a relationship with a small independent firm via a professional advisor using a comprehensive and educational approach.

**At Mallard, it all adds up
to financial peace of mind.**

Financial Planning

1 The Mallard Process

At Mallard, we take time to understand your financial questions and objectives at our free initial consultation. Once we do, we prepare a written series of detailed, tailored solutions designed just for you. Your customized plan will include written recommendations and a thorough illustration of your present and projected financial position, presented to you over a series of one-on-one meetings.

Just as important, we help you understand how it all adds up, answering your questions and assisting you fully with implementation.

“Financial Planners who take commissions have a built-in conflict of interest...even with disclosure, my choice would be a Fee-Only planner.”

Newsweek—Jane Bryant Quinn

www.mallard

Mallard Services

Sophisticated Retirement Planning

Every financial equation is unique; we'll include numerous what-if solutions in our customized evaluation of your current and future financial situation. We also provide pension option evaluation, IRA distribution planning, and objective 401(k) or 403(b) rollover advice.

Tax Planning

You'll receive expert income tax advice that can significantly reduce your tax liability. In many instances, we find sufficient income tax savings to offset our fee.

Portfolio Analysis

We thoroughly evaluate each of your accounts – bank, investment, retirement, and insurance--addressing its diversification, risk level, flexibility, and cost.

Asset Allocation Strategy

We work with you to develop an appropriate asset allocation for all of your financial assets. We even consider your cash accounts and real estate.

Investment Implementation

We'll detail our recommendations in an easy-to-implement outline using cost-effective and carefully evaluated no-load mutual funds.

Other Planning

Other planning areas emphasized include cash flow planning, insurance needs, estate planning, college funding, budgeting, insurance evaluation, and issues surrounding the death of a spouse.

y the Numbers

The Mallard Difference— It All Adds Up to Peace of Mind

At Mallard Advisors, we have a unique formula for financial peace of mind:

1. Fee-Only Commitment – Unlike most advisors, we don't sell financial products or earn commissions. As Fee-Only advisors, we are paid only by our clients, resulting in unbiased professional services provided solely for your benefit.

2. Comprehensive View – We integrate and address all aspects of your financial situation to develop the plan that best helps you reach your unique financial goals.

3. Educational Approach – We educate our clients by taking the time necessary to thoroughly explain our recommendations and answer all questions.

4. Personal Touch, Professional Competence – At Mallard, you're a client, not an investment account. You'll work one-on-one with Bill Starnes, who is a professional advisor - not a professional sales person. Bill is a Certified Financial Planner professional and has a Master's degree in Taxation (MST).

At Mallard, a smart financial plan is more than the sum of its parts. Count on Mallard to provide you with comprehensive, customized solutions for

financial peace of mind.

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**For more information about our
financial planning services, visit
us at www.mallardadvisors.com
or contact Bill Starnes at
302-737-4546 or
bill@mallardadvisors.com**





About William D. Starnes, CFP™, MST, ChFC

Bill Starnes manages the financial planning services at **Mallard Advisors**, providing comprehensive financial planning on a Fee-Only basis since 1998. Bill is a CERTIFIED FINANCIAL PLANNER™ professional and CHARTERED FINANCIAL CONSULTANT (ChFC), and holds a Masters Degree in Taxation (MST).

Bill has been quoted by Jane Bryant Quinn in *Newsweek* magazine, *Kiplinger's Personal Finance*, *Bloomberg Wealth Manager*, *The News Journal*, and *Forbes.com*.

Bill is an active member of the National Association of Personal Financial Planners (NAPFA), the Financial Planning Association (FPA), the National Association of Tax Practitioners (NATP), and Cambridge Advisors, LLC.

Bill lives in Unionville, Pennsylvania, with his wife Lynda and three sons, Blake, David, and Stephen.

Bill Starnes and Paul Baumbach joined their separate successful practices by forming Mallard Advisors, LLC in 2002. Paul Baumbach, CFA, ChFC, manages the wealth and portfolio management services at Mallard Advisors.



CERTIFIED FINANCIAL PLANNER™

CFP®

The certification marks above are owned by Certified Financial Planner Board of Standards Inc. and are awarded to individuals who successfully complete CFP Board's initial and ongoing certification requirements.