SFP SIGNATURE FINANCIAL PARTNERS, LLC
Member of John Hancock Financial Network

Wealth Management *for Individuals*
Financial Solutions *for Businesses*

We focus on the four key areas of financial planning:

Wealth Accumulation

Solutions to help you invest with confidence so you can achieve your short and long-term goals by taking into consideration your time horizon and risk tolerance.

- Portfolio Building*
- Investment Advisory Programs*
- College Funding
- Retirement Planning*
- Fee-Based Financial Planning*

Wealth Protection

Strategies to help protect what you value most—your family, your hard earned assets, current income stream, future earnings, retirement savings, and your lifestyle.

- Asset Protection
- Survivor Needs Planning*
- Legacy Protection/Enhancement
- Pension Income Alternatives
- Life Insurance
- Disability Income Insurance**
- Long Term Care Insurance

Wealth Distribution

Methods to help you manage your assets to your wishes, as well as minimize taxes†, reduce administrative costs, and ensure effective management of your affairs when you are no longer able.

- Retirement Cash Flow Planning*
- Estate and Trust Planning*
- Family Gifting Strategies
- Fee-Based Financial Advisory Services*
- Charitable Gifting Strategies

Business Planning Strategies

Solutions that will help maximize your personal benefits, provide the tools to recruit and retain key employees, protect against the loss of key employees, and create ownership succession strategies.

- 401(k) and other Retirement Plans
- Executive Compensation Strategies
- Employee Benefits**
- Key Person Insurance
- Business Succession Plans

We are supported by the following professional partnerships:

Signature Estate & Investment Advisors, LLC

A boutique asset management firm whose services are tailored to the affluent clientele. *Custodial services provided by Schwab Institutional/ Fidelity Investments.*††

Freedom Broker Services

An independent insurance brokerage firm providing access to products from leading insurance carriers.

†† Signature Estate & Investment Advisors, LLC and its investment advisory services are offered independent of Signator Investors, Inc., John Hancock, and any subsidiaries or affiliates.

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Signature Financial Partners LLC, SEIA® LLC, and Freedom Broker Services are all independent of John Hancock and Signator Investors, Inc.

* Signator Investors, Inc. provides fee based advisory accounts and fee based financial planning and only qualified representatives enrolled in the Signator Investors, Inc. Corporate Registered Investment Advisor Program may offer these advisory products and services.

** Selected insurance products are offered through other companies independent of John Hancock and Signator Investors, Inc.

† The financial analysis and recommendations are not intended to replace the need for independent tax, accounting, or legal review. Neither John Hancock, Signator Investors, Inc. nor any of its agents, employees or registered representatives are in the business of offering such advice. Individuals are advised to seek the counsel of such licensed professionals.

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180-03012010-17277496