

**TJB Financial Services, Inc.** offers access to comprehensive and personalized financial planning services, and advises you of the many options available for your asset accumulation and wealth preservation.

**Working together, we will create a full plan to help you secure your financial well-being.**

## Financial Options for You and Your Business

- **Personal Investment and Retirement Planning:** Review your current plans and give a second opinion. Given today's markets, there may be other programs that are more in line with your goals and risk tolerances
- **Estate Planning:** Review current legal agreements (Wills, Power of Attorney, Buy/Sells, etc) with you to ensure that your wants are properly reflected and if any updates are needed
- **Business Succession Plans:** Understand your needs/wishes, then assess or create business succession plans specifically for your business
- **Life , disability and Long Term Care Insurance Review:** Ensure that your current policies meet your personal and business needs, are the most competitive, and to see that beneficiaries are properly structured

**Contact us for more information or a consultation**



Less than 4% out of 28,000 wealth managers in Connecticut qualified for this designation in 2011. Survey recipients were asked to select only wealth managers whom they knew through personal experience, and to evaluate them based upon nine criteria: customer service, integrity, knowledge/expertise, communication, value for fee charged, meeting of financial objectives, post-sale-service, quality of recommendations and overall satisfaction. No fee is paid to be included in the research or on the final list. The overall evaluation score reflects an average of all respondents and may not be representative of any one client's evaluation. The award is not indicative of the wealth manager's future performance.

# TJB

*Financial Services, Inc.*

*Securities and Advisory Services offered through Commonwealth Financial Network, Member FINRA/SIPC, a Registered Investment Adviser. Fixed Insurance products and services offered by TJB Financial Services, Inc. are separate and unrelated to Commonwealth*

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# TJB

*Financial Services, Inc.*

**Comprehensive, personalized financial consulting services for businesses and individuals**



# Who We Are and Why We're in Business

## The TJB Financial Services, Inc. Philosophy

TJB Financial Services, Inc. was founded in 1993 by Timothy J. Bourdon. Tim founded the firm because he wanted to offer an alternative to the traditional Wall Street options available to investors. Today, there are more choices available to more investors than ever before. But there are flaws inherent in this system, such as big-name firms that only sell their own big-name products and proprietary research that is influenced by these firms' business growth goals.

These firms have their self-interest at heart. We think someone should have yours.

Our outlook is simple:

**To help you feel comfortable seeking help with your financial goals, and to assist you in a knowledgeable, courteous, and professional manner.**

## Which Option is Best for You?

We help our investors decide which of the many financial options work best for them personally and/or their business. We take the time to fully understand your needs and wishes so you can concentrate on your other goals while being assured of your financial well-being.

## Full Support

We have chosen to partner with Commonwealth Financial Network, one of the preeminent independent broker/dealers in the United States.

The alliance with Commonwealth ensures that clients receive a wide variety of investment choices to complement their goals.

It also helps our company serve clients in a seamless and efficient manner by providing back office, investment, and technology support.

So whether you would like a **second opinion** on what you currently have in place from a global perspective, or you just want to review one piece of your plan, simply give us a call.



**Timothy J. Bourdon**

Tim has taught retirement and investment planning courses at several Fortune 500 companies, at a local college, as well as several smaller companies. He is an Accredited Investment Fiduciary and also holds his FINRA Series 7, 24, 63 and 65 securities registrations with Commonwealth Financial Network, life and health insurance licenses, as well as his variable product license. Tim is an Accredited Investment Fiduciary® (AIF®) and is also a member of the Society of Financial Service Professionals. Tim was recently honored with the Five Star Wealth Manager Award.



**Robert C. Havens**

Bob has been in the financial services industry since 1991. He holds his FINRA series 7, 24, and 63 securities registration with Commonwealth Financial Network, life and health insurance licenses, as well as his variable products license. Sixteen **years of Bob's financial career** was spent as New England representative for Access Financial Group, dealing with funeral homes participating in various state associations' Master Trust programs.