Reasons to choose James Bales Financial, LLC

- Direct communication with one personal advisor, James Bales
- Dedicated service team
- Independent, unbiased advice, tailored for your individual needs
- Prioritization of your financial/life goals and needs
- Comprehensive planning with state-of-the-art software that includes tax integration
- Portfolios that are designed to provide income you can not outlive
- Written recommendations and action steps on how to implement the plan
- Regular reviews (interval dertemined jointly with you) with consolidated statements
- Open two-way communications with quarterly contact from Jim
- Small client base to allow for personalized service
- Committed to keeping current on all financial fronts through continuing educations

Our mission is to help you plan and accomplish your life and financial goals in a timely manner, so that your life can be improved.

James Bales

Jim has been in the financial services industry for over 19 years. Before becoming an independent Advisor in 2001, Jim worked with Equitable/AXA Advisors for seven years. He is a Registered Principal and Branch Manager for Centaurus Financial, Inc. His designations include Registered Financial Consultant (RFC) and a Life Underwriters Training Council Fellow (LUTCF). He is a past President of the Virginia Peninsula Association of Insurance and Financial Advisors. Jim is a member of the Million Dollar Round Table, The Premier Association of Financial Professionals.® Founded in 1927, MDRT provides its members with resources to improve their technical knowledge, sales and client service while maintaining a culture of high ethical standards. Since 2001 Jim has qualified for The Million Dollar Round Table, Court of the Table and Top of the Table designations.

Jim is married to Diane Stout Bales, and they have 2 children: a son Jacob, who has recently joined the firm, and a daughter, Caroline.

JAMES BALES
FINANCIAL, LLC

Investing involves risk and is subject to market fluctuations and market loss.

This information is considered not to be a guarantee of profits or future performance of any particular asset or a guarantee of achieving overall financial objectives. Past performance is not an indication or guarantee of future results.

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JAMES BALES
FINANCIAL, LLC

Our Vision

To be trusted and respected by our clients for our professional knowledge, integrity, independent financial advice, and exceptional service.

Lasting financial freedom does not happen by accident. It takes preparation and strategy to preserve what you've spent a lifetime building.

Whether your goals include preparing for milestone events like college or retirement, or if you're simply looking for life and long-term care insurance, we are dedicated to giving you a new level of attention, insight and capability.

Our ultimate goal is to be your advocate for life. We don't just look at what will give you the best return today, we look at the whole picture throughout your entire lifetime.

You deserve the reassurance of knowing your finances will always meet your life's changes. After implementing your initial strategy we will monitor and communicate your progress on an ongoing basis, so together we can make any adjustments along the way.

Wealth Accumulation

The key to reaching the increased financial security we all desire is having an effective wealth accumulation strategy in place. We tailor your personal strategy around your unique financial goals without jeopardizing your current way of life.

Wealth Preservation

Once in retirement, many people find it even more important to protect their hard earned assets. After years of putting money away, the saving years are over and you must shift gears into a mode of preserving what you've built.

Income Distribution

Preparing for your future doesn't stop at accumulating and preserving wealth. With life expectancies at an all time high, many people are concerned that they may actually outlive their money. We provide solutions which may guarantee a steady stream of retirement income that you absolutely cannot outlive.*

Wealth Transfer

Wealth transfer can be a vital component of your financial strategy. It is the final step in our process, and it provides you the increased reassurance that comes with knowing that you have taken the steps necessary to help prepare for the continued security of your family.

* Guarantees are subject to the financial strength and claims-paying ability of the issuing insurer.

Services

While developing a customized financial program, we will walk you through a step-by-step process that will help make you feel confident in your decisions.

Once your goals have been established, we will customize appropriate strategies to suit your vision and objectives. We can help you execute a sound financial program utilizing the following products and services:

Financial Planning

- IRA Planning
- 401(k) Planning
- 403(b) / 457 Planning
- Retirement Income & Cashflow Planning
- Retirement Analysis
- Social Security Planning
- Survivorship Planning
- Estate Planning Strategies
- Fixed Annuities*
- Fixed Index Annuities**
- 529 College Saving Plans
- Charitable Giving Solutions
- Legacy Planning Strategies
- Life and Priority Planning
- Small Business Solutions

Insurance

- Disability Income Insurance
- Life Insurance / Needs Analysis
- Long Term Care Insurance
- Critical Care Insurance

Client Service

- Personal Attention
- Competent & Friendly Staff
- Informational Seminars
- Independent, Unbiased Advice

Wealth Management

- Personal Asset Review
- Money Management
- Active Strategies
- Growth Strategies
- Income Strategies
- Asset Protection
- Account Consolidation

*Guarantees are backed by the financial strength and claims paying ability of the issuing insurance company.

**Fixed Index Annuities are designed to meet long-term needs for retirement income, guarantees against the loss of principal and credited interest, and the reassurance of a death benefit for beneficiaries. Guarantees are backed by the financial strength and claims paying ability of the issuing insurer.