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MY PROFESSIONAL PROFILE

John H. Smith, CSA

Member Status: **APPROVED**

Member Through: **July 31, 2006**

The National Ethics Bureau (NEB) Research and Background Department has confirmed that JOHN H. SMITH has met the qualifications for membership in the National Ethics Bureau™.



John H. Smith

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License # A78936

CRD # 02938475

Passed The EthicsCheck System™ for 2005

JOHN H. SMITH has successfully passed our EthicsCheck System™, which includes a **seven year background check** for criminal, civil and business violations as detailed below.

- Criminal Background Check**
Verification of no felony or business-related misdemeanor convictions or pending litigations.
- Civil Background Check**
Verification of no business-related violations against public interest or pending litigations.
- Professional License Check**
Verification of license to offer financial services, which may include insurance and/or securities licenses.
- Department of Insurance**
Verification of no pending or confirmed violations against public interest.
- National Association of Securities Dealers**
Verification of no pending or confirmed violations against public interest.
- Securities and Exchange Commission**
Verification of no pending or confirmed litigations or administrative enforcement actions.
- State Departments of Corporation, Commerce and Securities**
Verification of no industry-related violations against public interest or pending administrative actions.
- Other Federal, State and Private Agencies**
Utilization of other agencies and resources for further investigation as needed.

PROFILE DETAILS

OVERVIEW

John H. Smith is an insurance & financial advisor who holds a state-regulated license to offer insurance products as well as a securities license to offer investment products. He specializes in advising his clients on such subjects as; how to preserve their assets and reduce their taxes, how to diversify their portfolio for growth and stability, and how to create more income for retirement. John is committed to the financial security of his clients and he is proud to provide exemplary customer service, while displaying the highest standards of ethics and professional knowledge. John enjoys fly-fishing, bicycling, and water polo. He lives in Fresno, California with his wife, Nancy, their two children, James and Taylor and their Labrador Retriever, Emma.

EDUCATION

John received his M.B.A. from Arizona State University in 1981. He then entered the Financial Services Industry in 1985 where he attained both an insurance and securities license. Throughout his many years as a financial planner, John has completed various education courses on different aspects of financial planning, including the following courses: California's Tax-Qualified Long Term Care, Financial Planning for Retirement, Ethics for the Insurance Professional, Annuities & Pension Plans, Social Security & Medicare, and many more. John earned the Certified Senior Advisor (CSA) designation through many hours of training on 19 topics of importance such as Social Security & Taxation, Medicare & HMO's and Senior Housing & Assisted Living, as well as specialized courses on Financial & Estate Planning for Seniors.

ASSOCIATIONS

John is an approved member of the National Ethics Bureau (NEB), an independent organization of insurance and financial advisors who have maintained an exemplary record of business ethics. John is also a member of the Fresno Chamber of Commerce, the Fresno Better Business Bureau, the National Notary Association, and is an honorary member of Moose Lodge 472, where he volunteers his time to speak on "Tax Tips" every April. Securities are offered through Broker Trust Securities, Inc, Member NASD/SIPC.

REFERENCES

- Mary Lee Johnson (School Teacher), Fresno (559) 555-1234
 - John & Lucille Crawford (Business Owners), Selma (559) 555-4321
 - Roger Haney (Retired Kraft Foods Executive), Fresno (559) 555-9876
- Other references are available upon request.

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