



CAPITAL MANAGEMENT SERVICES, INC. Planning for your Life Goals

Investment, Retirement and Trust & Estate Planning

175 Strafford Avenue, Suite 300

Wayne, PA 19087

([http://www.google.com/maps?](http://www.google.com/maps?f=q&hl=en&geocode=&q=175%20Strafford%20Avenue%2C%20Suite%20300%2C%20Wayne%2C%20PA%2019087&ie=UTF8&z=16&iwloc=addr&om=1)

f=q&hl=en&geocode=&q=175%20Strafford%20Avenue%2C%20Suite%20300%2C%20Wayne%2C%20PA%2019087&ie=UTF8&z=16&iwloc=addr&om=1)

Phone:

610-254-0001 or 1-800-664-0442

Fax:

610-254-0025

Investment, Retirement and Trust & Estate Planning

WELCOME

Capital Management Services, Inc. (CMS) is a fee-only advisory and financial planning firm. We have been providing wealth management services to our clients for over twenty-five years. Our comprehensive approach integrates investment management with personal financial planning, tax considerations, estate planning and trust matters.

CMS is recognized for providing sound, independent and objective advice:

- **WE LISTEN:** Our focus is listening and understanding your unique objectives and personal concerns, as well as your risk tolerance, liquidity needs, tax liability and financial responsibilities.
- **WE PLAN:** We create a plan to achieve your life goals, along with an investment strategy tailored to your needs for growth, income, and retirement.
- **WE INVEST:** We implement your investment strategy through a process utilizing a wide array of investment options, including individual stocks and bonds, no-load mutual funds, ETFs as well as selected top-tier money managers (SMAs).
- **WE MANAGE:** On an ongoing basis, we monitor, review and update your investments and asset allocation in light of changes in the market, the economy and your own financial needs and circumstances.
- **WE ADVISE:** As your wealth management team, we are available to consult with you on a broad range of financial issues as your life changes; these may include estate, trust and risk management issues.

**CMS is a Registered Investment Advisor. Certain representatives of CMS are also Registered Representatives offering securities through APW Capital, Inc., Member FINRA/SIPC. 100 Enterprise Drive, Suite 504, Rockaway, NJ 07866
(800)637-3211.*

*Check the background of this firm on **FINRA's BrokerCheck**. (<http://brokercheck.finra.org/>).*

Check the background (<http://brokercheck.finra.org/>) of this financial professional on FINRA's **BrokerCheck** (<http://brokercheck.finra.org/>).