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Welcome to the Financial Management Services web site

FMS is a fee-based investment manager that will work with you to create a customized investment portfolio consistent with your investment goals and risk tolerance.

FMS provides unbiased advice and clear, comprehensive reports detailing the structure and value of your portfolio. We align our efforts with your interests. We are compensated on a fee basis exclusively and do not receive commissions from transactions, nor is there any direct compensation from the use of any recommended investment product, broker or market.

Our selection and use of Charles Schwab & Co., Inc. is based on their competitive position in the brokerage field as well as their providing products at no cost such as SchwabLink, custodial and record keeping services that enable FMS to maintain a low overhead cost. Additionally, Schwab support services help your portfolio manager to spend more time each day doing necessary research and portfolio administration.

Communicating with clients on a regular basis gives them an opportunity to more fully understand the long-run effect of the investment decision; therefore they are more likely to be patient through the difficult times. By developing personal contact with FMS, the best benefit of all may be your understanding that we are constantly concerned about your investment. As you may relax and enjoy the benefits of your long-term investment portfolio.

You are assured of the personal attention and continued dedication you can expect from an independent investment advisor.