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## **Bay City Financial Services, Inc. Wealth Management and Financial Planning**

**Our Company** provides comprehensive fee-based wealth management and financial planning services to individuals, businesses, and non-profit agencies. We are a *Financial Coach* to our clients, providing analysis and advice on investment portfolios, insurance needs, estate planning, cash flow, elder care planning, and retirement plans. Our recommendations are based solely on our client's specific needs, circumstances, and goals. The Company is registered with the Securities and Exchange Commission (SEC) with over \$60 million in assets under management.

**Our Purpose** is to help build, manage, and preserve your wealth according to your goals. We pledge to act with integrity and diligence in order to better serve you. Our success is not measured by performance statistics, but rather by achieving your life goals and objectives in a cooperative effort.

**Our Clients** act as part of our team by re-educating us about their financial status, objectives, constraints and any other relevant changes in their circumstances. Our clients expect honesty, objectivity, as well as professionalism from us and we strive to meet their expectations and surpass them. Our clients want to work with a professional advisor, not a sales representative.

**Our Services** are part of a multi faceted plan to meet your financial objectives. These include, but are not limited to:

- Qualified and Non-Qualified Retirement Plans for Business Owners.
- Individual, Joint, and Corporate Accounts.
- Tax Advantaged Accounts for Education and Retirement.
- Accounts for Trusts, Endowments, Foundations, and Family Limited Partnerships.
- Life and Health Insurance as well as insurance for business owners.
- Annuities (Fixed and Variable)
- Financial Planning:
  - Tax Planning
  - College Planning
  - Retirement Planning
  - Insurance Planning
  - Estate Planning
  - Elderly Care Planning

**Our Investment Approach** is based on a disciplined, unemotional, and long-term oriented process. We utilize a tactical asset allocation, which takes advantage of all asset classes, asset styles, and professional managers. We have access to a broad range of investment vehicles that are "best of class". We offer investment portfolios designed for Fixed Income all the way up the risk ladder to Aggressive Growth. These *Multiple Manager Portfolios* are designed, managed, and monitored in house by our staff of investment professionals.

**Your Advantages** to choosing Bay City Financial Services, Inc. as your *Financial Coach* include:

- Individual attention and convenient access.
- A professional and service oriented staff.
- An independent advisor with unbiased advice and service.
- Experience and expertise in a wide variety of financial matters.
- Access to literally thousands of investment choices including securities that are not offered to the general public.
- Personalized education and guidance.
- Access to No-Load Mutual Funds, low expenses and cost conscious Advisors.

**Your Advisors:**

Gerald S. Wallace, CFP<sup>®</sup>, CRPS<sup>®</sup>, MSFS

CERTIFIED FINANCIAL PLANNER<sup>™</sup>

Chartered Retirement Plan Specialist

Masters of Science in Financial Services

B.A. in Business Administration from Idaho State University

President and Principal, Bay City Financial Services, Inc.

Registered Representative and Branch Manager for Crown Capital Securities, L.P.

“Jerry” has over 30 years experience in financial services including commercial banking real estate brokerage and financial planning. In 1992, Jerry created Bay City Financial Services, Inc. in order to concentrate his services in financial planning and money management. He is a member of the Financial Planning Association (FPA) and has served in various charitable agencies including Chinook Enterprises, Salvation Army, and United Way of Whatcom County. Jerry has been living and working in Whatcom/Skagit County all his life and currently lives in Skagit County with his wife Beth.

Richard A. Joines, CRPS<sup>®</sup>

Financial Advisor

Chartered Retirement Plan Specialist

Combined degree in Business Administration and Computer Science from Western

Washington University

Registered Representative for Crown Capital Securities, L.P.

“Rick” has significant experience working for and with corporations of all sizes. He worked for Advanced Technology Laboratories, Inc. for twelve years holding positions as Configuration Manager, Base Data Manager, Business Analyst, Master Production Scheduler, and Senior Buyer/Planner. In 1998, Rick began working for Piper Jaffrey and joined Bay City Financial Services in June of 2002. Rick is an instructor at Whatcom Community College teaching classes in financial topics and has also served for the Boys and Girls Club of Whatcom County. He grew up in Kirkland, WA and currently lives in Bellingham with his wife, Treva.

Mark L. Wallace CFP<sup>®</sup>

B.A. in Business Administration from Western Washington University

Concentrated Degree in Finance, Minor in Accounting

CERTIFIED FINANCIAL PLANNER<sup>™</sup>

Mark has worked for Bay City Financial Services, Inc. since graduating from WWU. His responsibilities include financial planning, securities research, information technology, compliance, and portfolio management. Mark enjoys any outdoor activities, including walking the office dog, Rocha. Mark is continuing in the family business under his dad's tutelage.



Physical Address: 1255 Barkley Blvd. #102  
Bellingham, WA 98226

Mailing Address: PO Box 31550  
Bellingham, WA 98228

Contact: Phone 360-647-0649  
Toll Free 1-888-311-BCFS (2237)  
Fax 360-647-0068  
Email [bcfs@baycityfinancial.com](mailto:bcfs@baycityfinancial.com)

### Find BCFS in the Barkley Crossroads Building

