



Bay City Financial Services, Inc.

Wealth Management and Financial Planning

Our Company provides independent and objective investment advice and financial planning services to individuals, families, non-profits and businesses. We are a Registered Investment Advisor, locally owned and operated in Bellingham, Washington. Trust and Integrity are the cornerstone of our business and we offer Experience, Expertise and Personal Service to help our clients reach their lifestyle goals. Bay City Financial Services is registered with the Securities and Exchange Commission (SEC) with over \$55 million in assets under management.

Our Purpose is to help build, manage, and preserve your wealth according to your personal and unique lifestyle goals. We work with our clients to match finances with goals, integrating investments with financial planning in a cooperative effort between Advisor and Client.

Our Clients act as part of the team by educating us about their goals, financial status and risk profile. Our clients expect honesty, objectivity and professionalism 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:

- 401(k) and Profit Sharing Plans for Business Owners.
- Individual, Joint, and Corporate Accounts.
- Tax Advantaged Accounts for Education and Retirement.
 - Roth IRA
 - Traditional IRA
 - Simple and SEP IRA
 - Rollover IRA
 - 529 College Savings Accounts
 - Coverdell Education Savings Accts
- Accounts for Trusts, Non-Profit Organizations and Family Limited Partnerships.
- Annuities (Fixed and Variable) and Insurance
- Financial Planning:
 - Tax Planning
 - College Planning
 - Retirement Planning
 - Insurance Planning
 - Estate Planning
 - Elder Care Planning

Our Investment Approach is based on a disciplined, unemotional, and long-term oriented process. We utilize a tactical asset allocation, where asset classes, asset styles, and professional managers are emphasized or de-emphasized as market and economic conditions dictate. Our open-architecture platform allows for comprehensive access to “best-in-class” investment opportunities. Bay City Financial Services has investment portfolios designed for conservative investors all the way up the risk ladder to aggressive investors. These *Multiple Manager Portfolios* are designed, managed, and monitored in house by our staff of investment professionals. Our Investment Approach hinges on our Fiduciary Duty to our Clients. We are legally obligated to act in client best interests. This means that our structure, disclosures, advice and execution are designed to protect, inform and to elevate our clients to the highest duty of care afforded under law.

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

- Individual attention and convenient, local access to your Advisor.
- A professional and service oriented staff.
- An independent Advisor with unbiased advice and service.
- Experience and expertise in a wide variety of financial matters.
- Offers comprehensive investment access, non-proprietary investments and elite fund managers.
- Personalized education and guidance.
- Access to Schwab Institutional services, an industry leading account custodian.

Your Advisors:

Gerald S. Wallace, CFP® MSFS Financial Advisor
CERTIFIED FINANCIAL PLANNER™ 1987



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 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® 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® CRPC® Financial Advisor



B.A. in Business Administration from Western Washington University
Concentrated Degree in Finance, Minor in Accounting
Chief Compliance Officer for Bay City Financial Services, Inc.
CERTIFIED FINANCIAL PLANNER™ 2007
Chartered Retirement Planning Counselor

Mark has worked for Bay City Financial Services since graduating from Western Washington University in 1998. His responsibilities include client relationship management, corporate retirement plans, financial planning, securities research, information technology and portfolio management. He is a member of the Financial Planning Association (FPA). Mark enjoys the outdoors and volunteering for local charities. Mark is continuing in the family business under his father's tutelage.



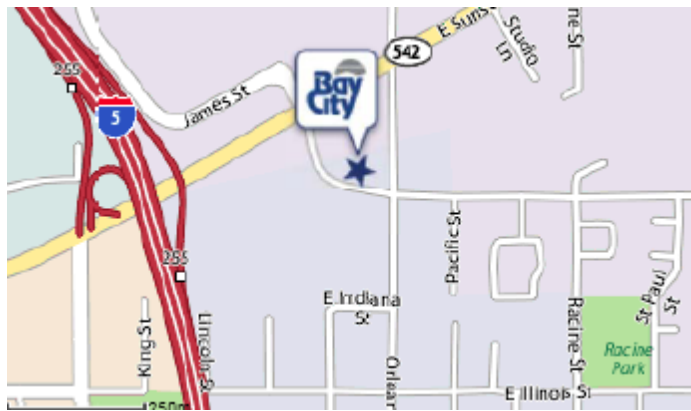
Physical Address: 1255 Barkley Blvd. #102
Bellingham, WA 98226

Mailing Address: PO Box 31550
Bellingham, WA 98228-3550

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

Find Out More at: www.baycityfinancial.com

Find BCFS in the Barkley Crossroads Building



Directions »

From I-5 Northbound » Take exit 255 for Sunset Drive. Turn right at E. Sunset Drive and then turn right again at the second stoplight onto Orleans Street. Bay City will be in the shopping center on the right.

From I-5 Southbound » Take exit 255 for Sunset Drive. Turn left at E. Sunset drive, drive across the freeway overpass and then turn right onto Orleans Street. Bay City will be in the shopping center on the right.



Discover the difference with a
Registered Investment Advisor.

