

**Christine Messmer PC**  
**Part 2A Narrative Brochure**  
**Messmer Financial**  
**Jan 2011**

Christine Messmer M.S.F., CFP® provides comprehensive financial planning including investment advice through consultations and provides investment supervisory services.

Ms. Messmer provides advice as a “fee-only” advisor. She is compensated either by a percentage of assets under management or retainer fee (fixed fee) or hourly charges.

Ms. Messmer generally provides investment advice to individuals and small business owners. She uses individual equities, exchange-traded funds, individual bonds, income mutual funds, equity mutual funds, tax-exempt individual bonds and bond funds, certificates of deposit and money market funds.

Christine Messmer utilizes Morningstar Advisor Workstation to assist with security analysis, as well as reading analyst reports and company financial statements. In addition, she maintains expertise through regular continuing education and reading of financial periodicals. The main source of information includes research materials prepared by others, annual reports, prospectuses and filings with the Securities and Exchange Commission.

Investment strategies used to implement any investment advice given to clients include long-term purchases. Clients are primarily addressing long-term goals, such as retirement planning.

Ms. Messmer is required to obtain a minimum of 30 hours of continuing education that is reported to the CFP Board of Standards. She generally exceeds the minimum requirements for continuing education.

Christine Messmer uses T D Ameritrade Institutional as broker and custodian of client assets. She will work with clients if they also maintain assets held at other institutions.

For additional information, please go to [www.christinemessmer.com](http://www.christinemessmer.com)