

## THE FIRM

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S.C. Thomas & Associates, CPA is a Certified Public Accounting firm that has been providing tax, accounting and financial services for nearly twenty years. Headquartered in Medina, Ohio, we have clients from coast to coast.

Our investment management service has developed over the years in response to a growing demand for longer-term, conservative investing that took more than just a sale price into account. Gains are great, but one bad market or poor tax decision can wipe out years of progress.

We bring to the table over thirty years of taxation, accounting and financial planning knowledge, countless hours of independent research, and a staff dedicated to each client as an individual, not as a dollar value. Our goal is simple: we want your money to work for you the way you've worked for your money for all these years.

## THE PRINCIPAL

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Sandra C. Thomas, CPA is the Owner and Principal of the firm since its founding in 1989. She is a graduate of Baldwin Wallace College with a BSA in Accounting.

Sandra is a Certified Public Accountant in the State of Ohio, and has been awarded the PFS (Personal Financial Specialist) designation by the American Institute of Certified Public Accountants (AICPA). She is also a Registered Investment Advisor with the SEC.

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S.C. THOMAS & ASSOCIATES, CPA  
CERTIFIED PUBLIC ACCOUNTANTING FIRM

## Wealth Management And Investment Advisory Services

Providing  
*a way for your* **Wealth**  
*to work for you.*



## A COMMON PROBLEM

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These days, it seems that every family has an Uncle Harry whose great stock tip made Cousin Joey a thousand dollars overnight. What neither Harry nor Joey ever wants to discuss is how many disasters happened before the lucky horse came in.

Odds are that more family vacations, new cars or home remodels were lost searching for that winner than will ever be recouped, not to mention the income those losses could have earned. Joey likely could have as good of luck in Vegas.

Fast-forward a bit and now Cousin Joey is five years out from retirement, looking to pay for one child's college and another's wedding. Will the next stock or market swing pay for it all, or break the bank?

Lives, futures, hopes and dreams should not ride on lady luck, be she at a poker table or a hot stock tip. Real wealth doesn't happen by accident – it happens by careful planning and execution.

## A DIFFERENT PHILOSOPHY

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The Firm's investment philosophy is income-based. By concentrating on income, our clients' portfolios can be productive in both good market times and bad. Though the market will always fluctuate, a focus on creating a steady income stream protects our clients and assures that their calculated income needs will be met.

If regular withdrawals are not currently needed, the income produced can be reinvested within the portfolio to provide growth. Ms. Thomas believes that "The beauty of compounding is that it WORKS."

## INDEPENDENT RESEARCH

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It does no good to stop at a different approach – it needs to be followed through with different decisions. If Uncle Harry's advice isn't good for Cousin Joey, why would it be good for you?

Our firm doesn't invest in the latest tip from Uncle Harry, Jim Kramer, Chuck Todd or any other entertainer cum analyst. We use decades of accounting knowledge to analyze the fundamentals of potential investments. Rather than "hot stock" shows, our time is spent reading newspaper articles, financial magazines, press bulletins, annual reports and SEC filings.

Investments are picked for each individual client based on need, not bought *en masse*, and accounts are examined daily. We invest in equities, mutual funds, corporate and government debt, and public partnerships that are exchange-listed or OTC (over-the-counter). We believe so much in our philosophy that the firm's principal and employee accounts utilize the same investments.

## INDEPENDENT ADVICE

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S.C. Thomas & Associates, CPA is not affiliated with and does not receive any payment (cash or otherwise) from any brokerage house, investment company, securities company or investment. We believe whole-heartedly that the best thing for our clients should be chosen from our independent research, not from a sales pitch or commission given to us.

As such, we do not invest our clients in any type of product with any custodian that offers a benefit to us rather than the client we are representing. It's not just a conflict to us, but a matter of integrity - We're paid by the people we work for.

## COMMON QUESTIONS

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- **How are clients selected?** Our firm accepts clients on a case-by-case basis according to their needs and their fit with our investment philosophy.
- **Where are assets held?** For your protection and convenience, all assets are held by a nationally-recognized third-party custodian. We recommend (and almost exclusively use) Charles Schwab & Co. for our clients due to the excellent prices, service, and paper trail. However, if your account cannot be transferred, we can use a different custodian.
- **What other services does the firm offer?** We provide financial planning, tax planning, and preparation, and retirement planning as well as wealth management and investment advisory services. We do not provide insurance or legal services, but can work in tandem with these professionals and refer you to reliable people if you do not already have relations.
- **What is the fee structure?** Our fees for wealth management services are 1% of assets under management each year. Other services are at our hourly rate.
- **Are there any other fees?** A small commission fee is usually charged per transaction by the custodian. We have no control over this fee, as we are not affiliated. Our firm regularly reviews Schwab and other custodians to determine the best price and service level provided to our clients.
- **Where can I find more information on the firm?** We are registered with the Securities and Exchange Commission (SEC), and our firm's CRD number is 121666. We encourage you to read our filings by going to their website at <http://www.sec.gov>. A printed copy of our form ADV can be provided on request if you prefer.