



synergy  
FINANCIAL  
MANAGEMENT™

## Synergy Financial Management, LLC Brochure Supplement

March 31, 2013

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This Brochure was not approved by the SEC or any state authority, nor does registration as a Registered Investment Advisor imply a certain level of skill and training.

**JOSEPH M. MAAS** is the Principal, Chief Investment Officer (CIO), and Chief Compliance Officer (CCO) of Synergy Financial Management, LLC. He manages the investment management process along with the firm's core financial foundation strategies. His expertise is in designing investment strategies and wealth preservation plans for trusts, businesses, and individuals.

## **BACKGROUND AND EXPERIENCE**

Joe received his B.A. in Finance from Seattle Pacific University in 1990. Subsequently, he studied Finance abroad in Japan, Hong Kong, China, and Thailand. In 2000, Joe received a Master of Science in Financial Services and formed Synergy Financial Management, LLC in 2001. To complement his studies, Joe earned the professional certifications of Chartered Financial Analyst (CFA®), Accredited Valuation Analyst (AVA), CERTIFIED FINANCIAL PLANNER™ (CFP®), Chartered Financial Consultant (ChFC®), Chartered Life Underwriter (CLU®), Certified Commercial Investment Member (CCIM™), and Certified Wealth Preservation Planner (CWPP®), Alliance of Mergers & Acquisition Advisors (AM&AA), the National Association of Certified Valuation Analysts (NACVA), and a Certified Commercial Investment Member (CCIM). He has remained current as an expert in his field by serving as a member of the Seattle Estate Planning Council, the Commercial Brokers Association, and the Society of Chartered Financial Analysts.

Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, and federally registered CFP (with flame design), in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

His body of knowledge includes the list below, which is not mean to be exhaustive but a representative sample of financial knowledge:

### **I. Ethical and Professional Standards**

- A. Professional Standards of Practice
- B. Ethical Practices

### **II. Quantitative Methods**

- A. Time Value of Money
- B. Probability
- C. Probability Distributions and Descriptive Statistics
- D. Sampling and Estimation
- E. Hypothesis Testing
- F. Correlation Analysis and Regression
- G. Time Series Analysis
- H. Simulation Analysis
- I. Technical Analysis

### **III. Economics**

- A. Market Forces of Supply and Demand
- B. The Firm and Industry Organization
- C. Measuring National Income and Growth
- D. Business Cycles
- E. The Monetary System
- F. Inflation
- G. International Trade and Capital Flows
- H. Currency Exchange Rates
- I. Monetary and Fiscal Policy
- J. Economic Growth and Development
- K. Effects of Government Regulation
- L. Impact of Economic Factors on Investment Markets

### **IV. Financial Reporting and Analysis**

- A. Financial Reporting System (IFRS and GAAP)
- B. Principal Financial Statements
- C. Financial Reporting Quality
- D. Analysis of Inventories
- E. Analysis of Long-Lived Assets
- F. Analysis of Taxes
- G. Analysis of Debt
- H. Analysis of Off-Balance-Sheet Assets and Liabilities
- I. Analysis of Pensions, Stock Compensation, and Other Employee Benefits
- J. Analysis of Inter-Corporate Investments
- K. Analysis of Business Combinations
- L. Analysis of Global Operations
- M. Ratio and Financial Analysis

### **V. Corporate Finance**

- A. Corporate Governance
- B. Dividend Policy
- C. Capital Investment Decisions
- D. Business and Financial Risk
- E. Long-Term Financial Policy
- F. Short-Term Financial Policy
- G. Mergers and Acquisitions and Corporate Restructuring

### **VI. Equity Investments**

- A. Types of Equity Securities and their Characteristics
- B. Equity Markets: Characteristics, Institutions, and Benchmarks
- C. Fundamental Analysis (Sector, Industry, Company) and the Valuation of Individual Equity Securities
- D. Equity Market Valuation and Return Analysis
- E. Special Applications of Fundamental Analysis (Residual Earnings)
- F. Equity of Hybrid Investment Vehicles

## **VII. Fixed Income**

- A. Types of Fixed-Income Securities and their Characteristics
- B. Fixed-Income Markets: Characteristics, Institutions, and Benchmarks
- C. Fixed-Income Valuation (Sector, Industry, Company) and Return Analysis
- D. Term Structure Determination and Yield Spreads
- E. Analysis of Interest Rate Risk
- F. Analysis of Credit Risk
- G. Valuing Bonds with Embedded Options
- H. Structured Products

## **VIII. Derivatives**

- A. Types of Derivative Instruments and their Characteristics
- B. Forward Markets and Instruments
- C. Futures Markets and Instruments
- D. Options Markets and Instruments
- E. Swaps Markets and Instruments
- F. Credit Derivatives Markets and Instruments

## **IX. Alternative Investments**

- A. Types of Alternative Investments and their Characteristics
- B. Real Estate
- C. Private Equity/Venture Capital
- D. Hedge Funds
- E. Closely-held Companies and Inactively Traded Securities
- F. Distressed Securities/Bankruptcies
- G. Commodities
- H. Tangible Assets with Low Liquidity

## **X. Portfolio Management and Wealth Planning**

- A. Portfolio Concepts
- B. Management of Individual/Family Investor Portfolios

- C. Management of Institutional Investor Portfolios
- D. Pension Plans and Employee Benefit Funds
- E. Investment Manager Selection
- F. Other Institutional Investors
- G. Mutual Funds, Pooled Funds, and ETFs
- H. Economic Analysis and Setting Capital Market Expectations
- I. Tax Efficiency
- J. Asset Allocation (including Currency Overlay)
- K. Portfolio Construction and Revision
- L. Equity Portfolio Management Strategies
- M. Fixed-Income Portfolio Management Strategies
- N. Alternative Investments Management Strategies
- O. Risk Management
- P. Execution of Portfolio Decisions (Trading)
- Q. Performance Evaluation
- R. Presentation of Performance Results

#### **LICENSES, CERTIFICATIONS AND EDUCATION**

<b>Securities Exams Passed:</b> <ul style="list-style-type: none"> <li>❖ NASD Series 7, Stocks, Bonds, Options and Mutual Funds</li> <li>❖ NASD Series 6, Mutual Funds</li> <li>❖ NASD Series 63, Blue Skies</li> <li>❖ NASD Series 65, Investment Advisor Representative</li> <li>❖ NASD Series 24, Registered Securities Principal</li> <li>❖ NASD Series 4, Registered Options Principal</li> </ul>	<b>Other Licenses and Designations:</b> <ul style="list-style-type: none"> <li>❖ Chartered Financial Analyst (CFA)</li> <li>❖ Accredited Valuation Analyst (AVA)</li> <li>❖ Certified Financial Planner (CFP®)</li> <li>❖ Chartered Financial Consultant (ChFC®)</li> <li>❖ Chartered Life Underwriter (CLU®)</li> <li>❖ Masters of Financial Services (MSFS)</li> <li>❖ Real Estate Broker</li> <li>❖ Certified Mergers &amp; Acquisition Advisor (CM&amp;AA)</li> <li>❖ Certified Commercial Investment Member (CCIM)</li> <li>❖ Certified Wealth Preservation Planner (CWPP®)</li> </ul>
<b>Insurance Licenses:</b> <ul style="list-style-type: none"> <li>❖ Brokers Licenses</li> <li>❖ Life</li> <li>❖ Health/Disability</li> <li>❖ Fixed Annuities</li> </ul>	<b>Education:</b> <ul style="list-style-type: none"> <li>❖ B.A. – Finance – Seattle Pacific University – 1990</li> <li>❖ M.S. – Financial Services – American College – 2000</li> </ul>

Joe has had no legal or disciplinary event that is material to an evaluation of the integrity of this Advisor or as a management persons.

## **OUTSIDE BUSINESS ACTIVITIES**

Synergy Financial Services, Inc. dba Synergetic Finance is a 99% owner of Synergy Financial Management, LLC, with Joe Maas owning 1%. Synergy Financial Services is an Insurance Broker. There may be commissions received from insurance policies purchased by clients of Synergy Financial Management, LLC.

Synergy Financial Services, Inc. dba Synergetic Finance also owns Synergy Mergers & Acquisitions, LLC and Synergy Business Valuations & Consulting, LLC.

Joe Maas is 100% owner of M2 Capital, which is a consulting firm. There are currently no conflicts with any clients.

M2Capital is a minority owner of Portfolio Research, LLC, an SEC registered company which offers portfolio management systems to online customers. Portfolio Research, LLC manages no accounts and does not have discretion nor custody over any accounts. Consequently, there are no conflicts in the association.

## **ADDITIONAL COMPENSATION**

Joe receives no special compensation related to sales, client referrals, or new accounts.

**JOHN ANGELO FLAVIN** is a senior associate planner and is registered as an Investment Representative of Synergy Financial Management. As a senior planner, John coordinates the efforts of Synergy's other team members in executing the financial planning process. Because of his excellent attention to detail, every client's financial plan is assured of successful implementation.

John graduated with a Bachelor of Science degree from Boston College where he earned both academic and athletic scholarships. After completing a postgraduate program in Baltimore, MD, John moved to Seattle and began his career in the financial services arena. In 1997 he was awarded the Cascade Association of Life Underwriters outstanding achievement award for his work in the financial services market. He was also presented with the inaugural Millennium award for 2000 as the FSIC Broker of the Year for Outstanding Achievement. John is currently enrolled in the Chartered Life Underwriter (CLU®) program.

#### **LICENSES, CERTIFICATIONS, AND EDUCATION**

<b>Securities Exams Passed:</b> <ul style="list-style-type: none"> <li>❖ NASD Series 65, Investment Advisor Representative</li> <li>❖ NASD Series 7, Stocks, Bonds, Options and Mutual Funds</li> <li>❖ NASD Series 6, Mutual Funds</li> <li>❖ NASD Series 63, Blue Skies</li> </ul>	<b>Other Licenses and Designations:</b> <ul style="list-style-type: none"> <li>❖ Certified Commercial Investment Member (CCIM™)</li> <li>❖ Certified Financial Planner (CFP®)</li> <li>❖ Chartered Financial Consultant (ChFC®)</li> <li>❖ Real Estate Agent</li> </ul>
<b>Insurance Licenses:</b> <ul style="list-style-type: none"> <li>❖ Life</li> <li>❖ Health/Disability</li> <li>❖ Fixed Annuities</li> </ul>	<b>Education:</b> <ul style="list-style-type: none"> <li>❖ B.S. – Environmental Geosciences – Boston College – 1994</li> </ul>

John has had no legal or disciplinary event that is material to an evaluation of the integrity of this Advisor or as a management persons.

#### **OUTSIDE BUSINESS ACTIVITIES**

John has no outside business activities which demand more than 10% of his time.

#### **ADDITIONAL COMPENSATION**

John receives no special compensation related to sales, client referrals, or new accounts.

**BENJAMIN WAYNE MELTON** is an associate planner and is registered as an Investment Representative of Synergy Financial Management. As an associate, Benjamin works with Synergy's other team members in executing the financial planning process. Because of his hard work, every client's financial plan is assured of successful implementation.

Benjamin graduated with a Bachelor of Arts degree from University of Washington, focused in accounting and finance. After completing his degree, he started his career in the financial services arena.

#### **LICENSES, CERTIFICATIONS, AND EDUCATION**

<b>Securities Exams Passed:</b> <ul style="list-style-type: none"> <li>❖ NASD Series 65, Investment Advisor Representative</li> <li>❖ NASD Series 7, Stocks, Bonds, Options and Mutual Funds</li> <li>❖ NASD Series 63, Blue Skies</li> </ul>	<b>Other Licenses and Designations:</b> <ul style="list-style-type: none"> <li>❖</li> </ul>
<b>Insurance Licenses:</b> <ul style="list-style-type: none"> <li>❖ Life</li> <li>❖ Health/Disability</li> </ul>	<b>Education:</b> <ul style="list-style-type: none"> <li>❖ B.A. – Business Administration in Accounting and Finance – University of Washington – 2012</li> </ul>

Benjamin has had no legal or disciplinary event that is material to an evaluation of the integrity of this Advisor.

#### **OUTSIDE BUSINESS ACTIVITIES**

Benjamin has no outside business activities which demand more than 10% of his time.

#### **ADDITIONAL COMPENSATION**

Benjamin receives no special compensation related to sales, client referrals, or new accounts.



**KATIE VERCIO** is a financial planning and investment analyst for Synergy Financial Management where she supports the company's market and economic research as well as the firm's financial planning process. Katie received her Bachelor's of Arts degree in Finance from Seattle Pacific University and she is currently enrolled as a candidate in the Certified Financial Planner (CFP®) program. The Synergy companies and their clients greatly benefit from Katie's dedication and overall enthusiasm to putting client's needs first.

#### **LICENSES, CERTIFICATIONS, AND EDUCATION**

Securities Exams Passed: <ul style="list-style-type: none"><li>• NASD Series 7, Stocks, Bonds, Options and Mutual Funds</li></ul>	Currently Enrolled: Certified Financial Planner®, Level 3
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Katie has had no legal or disciplinary event that is material to an evaluation of the integrity of this Advisor or as a management persons.

#### **OUTSIDE BUSINESS ACTIVITIES**

No outside business activities which demand more than 10% of Katie's time.

#### **ADDITIONAL COMPENSATION**

Katie receives no special compensation related to sales, client referrals, or new accounts.

**CONNIE L. PETERSON** is Synergy Financial Management's operations and communications backbone. Connie is responsible for supporting the team by acting as a liaison between team members, other professionals, vendors, and clients. Further, she is responsible for coordinating and disseminating reports, research, and other information to all interested parties. And it is her smiling voice you often hear when calling our offices.

Connie has 25 years of experience in client service and client service management, which allows her to excel at getting the job done. Further, her experience has provided her with extensive knowledge of several major financial institution's back office systems and has given her the ability to diagnose bottlenecks and solve issues quickly. The Synergy Financial Management planning team and its clients greatly benefit from Connie's operational experience and efforts.

#### **LICENSES, CERTIFICATIONS, AND EDUCATION**

<b>Securities Exams Passed:</b> <ul style="list-style-type: none"><li>• NASD Series 7, Stocks, Bonds, Options and Mutual Funds</li><li>• NASD Series 63, Blue Skies</li><li>• NASD Series 65, Investment Advisor Representative</li></ul>	<b>Insurance Agent Licenses:</b> <ul style="list-style-type: none"><li>• Life</li><li>• Health/Disability</li><li>• Fixed Annuities</li></ul>
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Connie has had no legal or disciplinary event that is material to an evaluation of the integrity of this Advisor or as a management persons.

#### **OUTSIDE BUSINESS ACTIVITIES**

No outside business activities which demand more than 10% of Connie's time.

#### **ADDITIONAL COMPENSATION**

Connie receives no special compensation related to sales, client referrals, or new accounts.