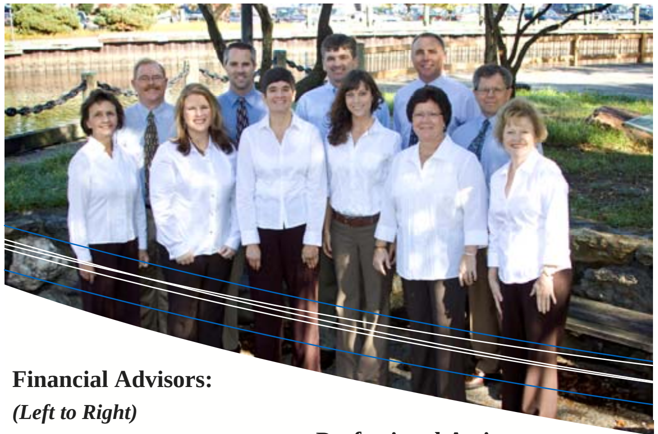
## NAVIGATIONAL BEACON



**Financial Advisors:**

***(Left to Right)***

Frank L. Brittingham
J.D. Schroen, CPA
Eric W. Johnston, CFP®
Mark E. Engberg, CFP®
Bruce W. Robson, CFP®

**Professional Assistants:**

***(Left to Right)***

Rose M. Whayland
Stephanie P. Brown, MBA
Shelly M. Mullins
Angela N. Haray, RP
Sandra M. Hearne
Rose R. Ray

## WHEN YOUR SHIP COMES IN, FEEL FREE TO CONTACT US

CFS
RETIREMENT &
TAX SOLUTIONS

CHARTING A SECURE FINANCIAL FUTURE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## *WHY* YOU ASK?

We care about people, not just portfolios.

## OUR MISSION

To establish trusted, long-term relationships with our clients and prudently manage their financial resources.

We want to help YOU chart a secure financial future for YOU and YOUR future generations to come.

## OUR VALUE PROPOSITION

1. To help identify your goals and then develop and implement a sound financial plan.
2. To help you protect and preserve your wealth while generating retirement income.
3. To help protect your family and see that your ultimate wealth legacy is in place.

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## SAILING or ROWING?


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# Quality Financial Planning for the Maritime Professional

## UTILIZING A "TEAM APPROACH"

Our Investment Advisor Representatives offer quality financial planning and advice for the savvy maritime professional.

# Helping You Chart a Secure Financial Future

### Mark E. Engberg, CFP®

Mark retired from the D-1 MEBA in 2001 after 20 years of service, his last 8 sailing as Chief Engineer. He clearly understands the retirement options and benefits for the maritime professional . His background enables him to help mariners make well-informed decisions about their financial future.

Mark is a Registered Representative, Investment Advisor Representative, a Licensed Insurance Agent, and has been affiliated with CFS since 1999. In addition to his engineering background, Mark holds a B.S. in Finance from Excelsior College, graduating Magnum Cum Laude and is a Certified Financial Planner™ . Mark specializes in retirement planning for members of the maritime industry and helps create income streams for their retirement years.

### Bruce W. Robson, CFP®

With 27 years of experience in the financial services and tax preparation fields, Bruce is a Registered Securities Principal, Investment Advisor Representative, a Licensed Insurance Agent, and a Certified Financial Planner™.

Bruce is one of the co-founders of CFS which has been in its present location for over 20 years. He supervises a team of 4 representatives and 7 staff members. "As a result of our commitment to client service and quality, we currently serve over 1,000 clients." Bruce has two immediate family members who are active Merchant Marine officers. He understands the unique needs of mariners and employs a team approach with Mark to effectively serve maritime clients.

### Stephanie P. Brown, MBA

Stephanie serves as the team's Executive Account Administrator for our maritime clients and has been with CFS since 2004. She is a 2006 Summa Cum Laude graduate of Salisbury University with a B.S. in Finance (concentration in Financial Planning). In May of 2007, she received her MBA from Salisbury University.

### Angela N. Haray, RP

Angela (Angie) serves as the team's Client Service Associate for our clients and has been with CFS since 2008. She recently received her Registered Paraplanner℠ designation from the College of Financial Planning® to help better serve our maritime clients needs.

## NAVIGATING SUCCESS

## Exceeding Client Expectations. HOW CAN WE HELP YOU?