

# Professional Profile for Rick Willoughby



## Rick Willoughby

<http://www.symphonyfinancialservicesllc.com>

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### My Business Philosophy

Symphony Financial Services helping you write your financial symphony? We are 100% independent and bring a broad spectrum of financial solutions to the table. We have the experience to know how and when to use each of these financial tools. We are a client centered firm with no sales quotas or product goals, the client is always at the center of our attention.

### My Education(Rick Willoughby)

My degrees or years of college are:

- College of Financial Planning AAMS
- College of Financial Planning AWMA

## Financial Services

I have the following years of financial services experience:

- 24

I currently hold the following active securities licenses:

- Series 7 - Sell any type of security, mutual fund, or variable annuity
- Series 6 - Sales limited to mutual funds, variable annuities, variable life
- Series 24 - Supervisor for Series 6s and 7s
- Series 63 - Sell securities across state lines
- Series 65 - Act as an investment advisor for fees

Other: Series 22 Limited partnerships and Direct Participation Programs

My CRD or IARD number is:

- 1238458

My financial registration and fiduciary status is:

- I am an Investment Advisor Representative
- I acknowledge I am a fiduciary when I provide financial advice or services

You can view my compliance record for financial services and products by going to [www.finra.org](http://www.finra.org) and entering my CRD or IARD number. If no record appears, go to my state's securities commissioner website and enter the same number:

- <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/index.htm>

I provide the following planning services:

- Financial Planning
- Retirement Planning
- College Planning
- Charitable Planning
- Tax Planning
- Investment Strategy
- Current Plan Reviews

Other: Debt reduction planning

I provide the following types of non-discretionary investment advice and services:

- Investment Strategy & Policy
- Asset Allocation
- Money Manager Selection
  - Active
  - Passive
- Risk Management
- Performance Measurement
- Tax Efficient Strategies
- Current Portfolio Reviews

I provide the following investment products:

- Mutual funds
- Exchange Traded Funds
- Securities
- Equity Real Estate
- Mortgages
- Limited Partnerships

Other: Oil and Gas Partnerships, 1031 Exchange replacement properties, Equipment leasing and others

My minimum asset requirement for investment advisory or money management services is:

- None

My minimum net worth requirement for planning services is:

- None

My primary professional association memberships include:

- FINRA
- TICA
- NAR

## Insurance Services & Products

I have the following years of insurance experience:

- 10+

I hold the following insurance industry certifications or designations:

- None

I hold the following active insurance licenses:

- Life
- Annuity
- Long-Term Care
- Disability
- Health
- Property & Casualty

Other: Variable Contracts

My insurance license number for my home state is:

- AZ/85862

You can view my compliance record for insurance advice, services and products by going to the National Association of Insurance Commissioners and clicking on my state:

- [http://www.naic.org/state\\_web\\_map.htm](http://www.naic.org/state_web_map.htm)

I market the following types of insurance products:

- Life Insurance
- Annuities
- Long-term care
- Disability income

- Health
- Executive

## Business Practices (All Professionals)

### My methods of compensation are:

- Asset-based fee (Percent of assets)
- Fixed fee
- Commission (Investment products)
- Commission (Insurance products)

I provide services to remote clients over the telephone and Internet

### I provide the following types of information services:

- Online consumer education
- Monthly reports
- Quarterly reports
- Annual reports
- Market Letters
- Newsletters

Other: Monthly Workshops

### I generally respond to client calls or emails:

- The same business day (If call or email is received in the AM)

## Certification:

I certify all of the information in this professional profile is complete, accurate, and up-to-date.

Professional: Rick Willoughby

Most Recent Update: August 31, 2009