Investment, Planning & Advisory Services

Certus
Financial Services

We take your financial future personally...

www.CertusFS.com
503.372.6884

Business and Individual Retirement Plans

Certus Financial Services understands that situations change, markets fluctuate, and tax laws evolve. That's why we take a proactive approach in providing information so you can make smart decisions about your retirement plans and finances. We offer:

- Defined Contribution Plans - 401(k), 403(b) and 457
- Profit Sharing Plans
- Executive Compensation (Discriminatory)
- Solo 401(k) Plans- Single Owner
- Simplified Employee Plans (SEPs)
- Simple IRA Plans (1-100 employees)
- Traditional and Roth IRAs

Advisory Services

For those investors that want or need a little more hands on help and guidance, we offer advisory services. The question we often get is "am I going to be able to retire or when can I retire?" That takes planning, preparation and execution of a plan. What is your plan? Money is the only thing made in America that does not come with an instruction manual. At Certus, we help you fill in the blanks, so you can "dot your I's and cross your T's."

- Fee Based Financial Planning
- Advisory Accounts and Management
- Portfolio Construction and Review
- Annual Meetings
- Consulting
- Social Security Planning

Individual Investors

One large benefit of working with an independently managed financial advisor is we have no proprietary products that Certus "must sell." We look for personalized solutions that meet our clients' needs. You, our client, are at the center of everything we do. We have available:

- Mutual Funds- We have over 230 mutual fund families and literally thousands of mutual fund offerings to choose from.
- Traditional IRAs
- Roth IRAs
- College 529 Savings plans
- Coverdell Education Savings Accounts
- Non Qualified Taxable Brokerage Accounts that can hold mutual funds, ETFs, stocks, bonds and UITs (Unit Investment trusts).
- Trust Accounts
- Custodial Accounts
- Life Insurance- Estate planning insurance, income replacement or business buy sell arrangements.
- Long Term Care Insurance
- Disability Income insurance
- Variable Annuities
- Social Security Planning

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Let's Start the Conversation…

If you have not started to save for your goals and dreams, come talk to us. If you have started and just are not sure where you are on the path of accomplishing what you set out to do, come talk to us. We are here to help you get to that day in the future that you are planning for… whatever that might be.

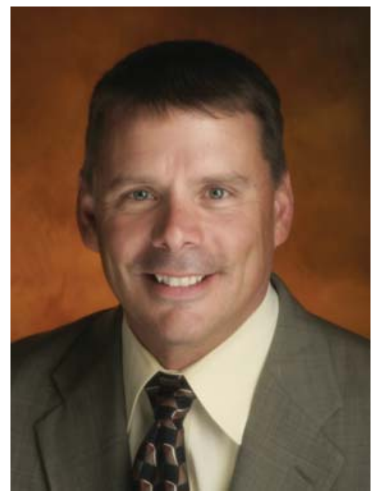
We take your financial future personally…

Call Certus Financial Services today at 503.372.6884 to schedule your no obligation consultation and protect your business and your future!

Certus Financial Services

Certus Financial Services is a full service, independently owned firm based in Portland and serving clients throughout Oregon, Washington, Idaho and Utah, with a full range of financial services. Because Certus Financial Services is an independent firm, we are able to offer well known insurance products and financial services. Certus tailors these products and services to your specific needs to help preserve and grow your wealth, while proactively providing course corrections and adjustments as the needs of your life and business dictates.

Jeff Johnnie
Investment Advisor Representative*



Since 1987 Jeff Johnnie has been providing insurance and financial services. He has progressed throughout his career, growing his business based on an uncommon level of personal service and commitment to the client. Jeff also believes in giving back to the community. In his time away from the office he volunteers as a youth football and lacrosse coach, as well as working with the Oregon/SW Washington chapter of the Juvenile Diabetes Research Foundation.

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CertusFS.com

*Investment Advisor Representative offering securities and advisory services through Cetera Advisor Networks LLC, member FINRA/SIPC. Cetera is under separate ownership from any other named entity.