Columbia Financial Advisors

Investment Management

Neither excessive caution
nor undue risk
should block your path to financial growth.
We guide the way.

Our Mission & Investment Philosophy

Columbia Financial Advisors is committed to helping clients meet their financial needs and goals through a strategy of long-term growth. Although we explore and take advantage of prudent, short-term opportunities when appropriate, the cornerstone of our philosophy is that a patient, well-diversified, long-range investment strategy yields the best results.

We recognize that each investor will have unique risk tolerance levels, time horizons, income requirements and retirement objectives. One size doesn't fit all. Accordingly, we begin each client relationship with a thorough discussion of your individual situation and then help you build a custom-tailored investment portfolio.

Depending upon your targeted return and personal risk profile, your portfolio may include a mix of equity securities, options and cash equivalents as well as an appropriate balance of fixed-income securities. Your personalized strategy will fit your own comfort level for risk, with the goal of building and protecting equity through long-term appreciation with above-average returns.

Comprehensive financial planning is one of our strengths, and we encourage clients to take a consolidated perspective of their resources, including real estate holdings, savings accounts, IRA's, pension or profit-sharing plans, trusts for children, etc. Drawing upon our many years of experience providing tax, accounting and investment services, we can help develop an integrated plan to maximize your after-tax income and total wealth.

Resources & Portfolio Management

A prime reason for using an independent financial advisor is to take advantage of research capabilities — and expert, unbiased analysis — that you, the investor, may not have the time or opportunity to access.

Columbia Financial Advisors has a strong team that regularly conducts fundamental research on selected securities — both equity and fixed-income. Our research focuses on company products, services and competition. We review corporate financial statements and SEC filings and we receive research from almost every major Wall Street investment firm.

Our clients' portfolios are continuously monitored and are reviewed on a weekly basis by our investment committee. When market conditions and changes affecting certain asset classes warrant, we contact our clients with advice and recommendations for rebalancing their portfolios to meet their investment guidelines and goals.

Our Hallmark: Communication & Accountability

We strongly believe in investing the time to get to know our clients and their circumstances thoroughly — right from the start — and then in maintaining a long-term professional and personal relationship.

We know that trust and confidence are based on open and effective communication. We work hard to earn that trust by making performance measurement and reporting a key feature of our services. We meet regularly with clients to discuss their portfolio and its performance. In addition, each client receives a comprehensive quarterly report that spells out:

- **Portfolio holdings and year-to-date investment returns**
- **Realized and unrealized gains and losses**
- **Comparisons to relevant indices such as the S&P 500**
- **Other analysis and recommendations as appropriate to the portfolio**

Services & Capabilities

Columbia Financial Advisors is an independent, privately owned investment advisory, management and consulting firm based in Washington, DC, providing comprehensive investment, tax and financial planning services to individuals, corporations, pension funds and foundations.

Our experienced professional team offers leading-edge services including:

Investment Guidance and Management

- Individually Managed Portfolios
- Mutual Fund Consultation and Management
- IRA Rollover Management

Tax Planning and Preparation

Financial and Retirement Planning

Estate Planning and Administration

Principals

Brian McQuade, CPA, is a Principal at Columbia Financial Advisors and also the Managing Partner of McQuade Brennan, LLP, a certified public accounting and consulting firm. With over 25 years of experience, he is regarded as one of the leading tax and financial planning specialists in the metropolitan Washington, DC area. He is an advisor to many prominent individual investors, pension plans and corporations. Brian's major responsibilities at Columbia Financial Advisors include review of investment recommendations and implementation of portfolio strategies.

Kathleen Norris is the Director of Investment Services at Columbia Financial Advisors. Kathleen graduated from Penn State University and has over 20 years of experience as an investment advisor. Prior to joining Columbia Financial Advisors, she worked with Merrill Lynch and UBS Paine Webber. She managed $50 million in investments at Merrill Lynch and UBS, which included extensive work with individual clients, small businesses and trade associations. Her investment philosophy is based on a keen understanding of clients' objectives and their short and long-term goals. Each client's risk tolerance is assessed and is key to establishing a portfolio to help them achieve success.

COLUMBIA FINANCIAL ADVISORS

INVESTMENT MANAGEMENT

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