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Smith & Cox, LLC

Retirement Planners for Southern Arizona's Midwestern Retirees

Times are tough for people approaching retirement, and for those who are already there. With the stock market more down than up, banks getting bailed out, and the impact of the government's economic stimulus plan uncertain, it's hard to know which way to turn.

Smith & Cox, LLC provides personalized, one-stop service for Midwestern retirees who have relocated to Southern Arizona and have better things to do with their time than worry about money. From IRA planning, 401(k) rollovers, retirement income distribution and much more, partners Andy Smith and Chris Cox create balanced financial strategies to protect and grow clients' wealth.

"We get calls from our clients telling us how they appreciate the way we're taking care of their accounts. We love making a difference in people's lives, and helping them through the process of winning even in difficult times."

— Andy Smith, Partner

"The old rules don't apply," says Andy Smith. "We must develop new strategies to deal with changing realities and ask questions that have never been asked. We must discover answers for those questions and find new and impactful ways to inspire people to take actions that are different than anything they have been taught in the past."

Smith & Cox serves clients at all levels of the financial spectrum, after first

getting to know them. Mutual trust and likability are important, says Cox, when it comes to working together to achieve positive results. That's one reason why he and Smith — both from the Midwest — work primarily with clients who are also from that region.

"We grew up with Midwestern values," Cox says. "We don't accept clients on the basis of their net worth. It's more about the quality of the relationship."

And that means being accessible to clients, even during off-hours. Smith and Cox give clients their direct phone numbers. Clients can expect a return call on the same day, often in less than an hour.

Many of the firm's clients are military veterans. Smith is widely recognized as an expert on veterans' benefits, and contributed valuable information to the book *Fiscal Fitness: 8 Steps to Wealth and Health from America's Leaders of Fitness* by Jack LaLanne and Matthew J. Rettick.

As independent advisors, Smith & Cox represents a wide range of investment opportunities. Recommendations



Partners Andy Smith (left) and Chris Cox work primarily with transplanted Midwesterners. "We grew up with Midwestern values," Cox says.

are based solely on what is in the client's interest. That objectivity enabled the firm to see the coming economic downturn in 2008 and position clients to minimize losses.

"These are fast-changing times for the world and the economy, and having a qualified advisor has never been more important than it is today," Cox says.

Experience, integrity and friendliness are the qualities that define Smith & Cox. After a combined 30 years in the financial services industry, the firm's founders have proven track records and a long list of financially secure and satisfied clients.

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Midwestern Retirees

- IRA Planning
- 401(k) Rollovers
- Retirement Income Distribution
- Veterans' Benefits
- Underutilized Wealth Transfer Concepts
- Tax Smart Strategies for Appreciated Assets

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"IRA PLANNING" is one of several programs Smith & Cox uses to help clients grow and preserve their wealth while controlling taxes.