Trott Brook
FINANCIAL

A more balanced approach

Because your financial life is as individual as you are

You are so much more than your money. That's why we exercise a more balanced approach to investing—one that takes into account not just your financial assets, but who you are, and what defines your own unique financial perspective.

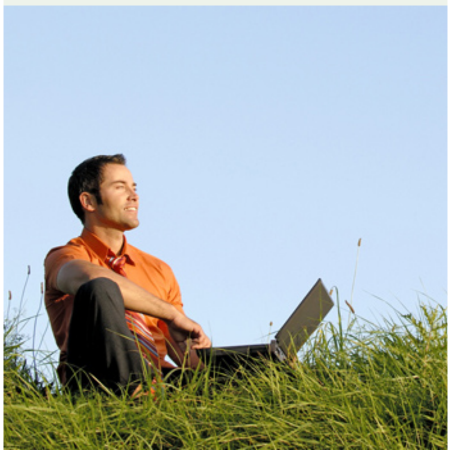
We're an intimate firm

Because one's financial life is ongoing and ever-relevant, we like to take a warmer, casual approach to client interactions. Our smaller size allows us to get to know our clients on an individual level. This facilitates the kind of trust and openness required to remain responsive to today's financial opportunities and challenges. It also happens to be a good fit with who we are.

We're independent

Trott Brook Financial is aligned with LPL Financial, the nation's largest,[1] most diversified financial brokerage company. This means we're able to craft financial services that are truly tailored to who you are. LPL does not offer its own investment banking services, funds, or products, so we're able to remain unbiased and independent with respect to your wealth management solutions.

SIMPLIFIED ONLINE ACCOUNT VIEWS BRING IT ALL TOGETHER ANYPLACE, ANYTIME.



Check out a video demo at:
www.trottbrook.com/services

We emphasize simplicity

Today's financial industry is not getting any simpler, and investors often find themselves involved with assets that are difficult to understand or manage. At Trott Brook, we understand the need to simplify the financial lives of our clients. We even offer convenient, easy-to-read web access to summarized views of all your accounts. What could be simpler?

We bring it all together

Trott Brook has formed close strategic alliances with a number of respected complementary advisors, including accountants, insurance agents, and law firms.[2] Our integrated approach assures your financial plan can be seamlessly managed and coordinated, even in the most challenging of economic times. Take advantage of our expertise and get back to the things in life you enjoy.

Services

Comprehensive wealth planning

Whether you're in need of cash flow forecasting, retirement projections, goal planning or even education funding, TrottBrook's wealth planning experience can help you define, measure and achieve your goals and objectives.

Investment management

Trott Brooks investment management strategies include both advisory and investment services. Our experience can help you build a portfolio that's tailored to your unique, individual needs and financial lifestyle. No two clients are alike, so we believe the solutions we recommend must reflect that. We base our recommendations on your short and long term objectives, cash flow needs, current holdings and tax status, among many other factors.

Risk management

Determining how to assess risk and how to perform an intelligent cost-benefit analysis is not a process anyone should engage alone. Whether your concerns involve assuming, retaining, sharing, or transferring risk, we can help. Our diverse services and strategic alliances can balance a customized suite of investment and insurance vehicles, including life, disability, health and long-term care.

Cash management

Properly managing your cash resources can have a big impact on the success of your investment strategy. Through LPL, we provide you with quick and easy access to your cash accounts.

Estate and trust planning

Planning for the distribution of one's assets can be an intimidating and emotional process. Whether you're concerned with transferal, maturation, income, charitable giving, or management of assets, TrottBrook's experienced team can bring it all together. We'll help you minimize gift and estate taxes while crafting a solution that allows you to maximize the control needed to administer and transfer your estate.

Retirement planning

Everyone knows it's never too soon to start planning for retirement. Maybe you're in need of a retirement plan for yourself, or maybe you want a plan that can be administered to a business with many employees. Our resources and relationships can assist with your plan's design and implementation, and we offer some of the strongest platforms in the retirement plan industry.

Tax planning

An intelligent tax strategy can provide meaningful benefits to your wealth planning and creation. By leveraging our tax expertise and training, your investment growth can be greatly enhanced over time. Although we do not prepare tax returns, we have alliances with experienced CPAs and we never hesitate to consult with them as needed to assure your tax position is fully optimized.

Our Team

(from left to right) Jim Steffen, Lisa Steffen and Nikki Cellette

Our Team

Jim Steffen

President and Founder

Jim has worked exclusively in the field of financial management since 1991. In 2002, he founded Trott Brook Financial in Ramsey, MN, and affiliated the firm with LPL Financial, the largest, independent broker dealer in the country.[1] Jim is committed to developing long-term, personal relationships with his clients and is dedicated to helping them achieve their life goals.

Jim and his wife, Lisa, have been married since 1997 and have two children. Jim enjoys smallmouth bass fishing on the Rum River, pheasant hunting with his black lab, Dakota, cross-country skiing, traveling and spending time at the family cabin in Minong, Wisconsin.

Nikki Cellette

Operations Manager

Nikki joined Trott Brook Financial in October, 2007. Nikki brings extensive mortgage and real estate experience to the firm. Her primary responsibilities include servicing clients and administering regulatory processes and requirements. Nikki is also pursuing further education in the securities industry as well as licensure with LPL Financial.

Nikki and her husband George have two children. She loves to spend time with her family and enjoys jet skiing, walking, traveling and being with friends.

Lisa Steffen

Marketing Manager

Lisa has been involved with Trott Brook Financial since it was founded by her husband, Jim, in 2002. Lisa's marketing career spans several industries from clothing, to restaurants, to banking and now financial services. Lisa is responsible for coordinating and managing client events and oversees Trott Brook's marketing and communications efforts.

Lisa enjoys spending time with family and friends, cooking, entertaining, gardening, traveling and knitting.

Community Involvement

Jim and Lisa understand the importance of giving back to their community and are very involved in the Ramsey area. Jim is a past Chairperson for the Anoka Area Chamber of Commerce, the current Vice Chair of the Ramsey Economic Development Authority and the Secretary of the Ramsey Rotary Club. He also serves on the Board of the Anoka Technical College Foundation, the City of Ramsey Foundation and Youth First Community of Promise.

Through its annual Benefit Bash, Trott Brook Financial has also raised thousands of dollars for the Anne Talle Anoka Area Chamber of Commerce Scholarship Fund.

FOOTNOTES

[1] Based on total revenues, as reported in Financial Planning Magazine, June 1996–2008

[2] These complimentary advisors are provided on a referral basis. These service providers are not affiliated with, nor endorsed by LPL Financial. You are not required to use the services of these individuals.

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