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ADVISORS

Jodi A. McCloskey

*Vice-President - Investment Officer
Retirement Plan Specialist*

Professional advice. Plainly spoken.

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*Vice President – Investment Officer
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“Investing in knowledge always pays the best interest”

My Mission

My primary objective is to place my clients’ interest first, thereby growing our relationship over the long term based on mutual trust, shared values and open communication.

What I Believe:

In a dynamic, ever-changing market, education is critical. It is my strong conviction that the long-term success of our relationship is a direct function of thorough knowledge, steadfast guidance and unwavering discipline. I believe that the more you know, the more comfortable you’ll be, which will allow you to make better informed decisions. Your participation is vital to making the process work, so stay involved. Inform and educate yourself. Ask me questions!

How I Invest:

The financial markets are unpredictable and you are distinctly different from the next investor. Therefore, I work to help counter that inherent uncertainty by taking a proactive, consultative approach rooted in a deep knowledge of your short-term and long-term needs and objectives, your tolerance for risk and your time horizon.



My Background



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With over 29 years of experience in the financial industry, I began my career as a sales assistant with a small private firm. I joined a Morgan Stanley predecessor firm in 1984 as an assistant to a Senior Vice President, Financial Advisor. In 1991, I obtained my FINRA Series 7, 63 and 65 registrations and built a successful practice. A new era began and my practice followed me as I joined Wells Fargo Advisors in October, 2012. As a Chartered Retirement Plan Specialist, I have extensive experience in crafting asset allocation plans that are suitable for each client's unique situation. I feel strongly about delivering superior client service and at the same time I am committed to helping clients make the right choices. By combining my passion for the investment business and my desire to help people, I have realized my professional and personal goals. Born and raised on Long Island, NY, I now reside in Montgomery County, PA with my most valuable assets – my sons, Michael and Joseph.

Asset Allocation and Portfolio Planning

Making Plans: We Will Do Them Together

I know how hard my clients work for their money, and why. Most do it to build a meaningful life for themselves, their family and community. I work just as hard to help them achieve their goals.

I'm backed by years of experience and skills for helping clients manage their wealth and have access to the depth of resources that comes from being part of one of the world's largest financial firms. But before I develop any specific recommendations, I take the time to understand who you are as an individual and what you want to accomplish with your wealth and your life. I manage a successful practice of affluent investors who I believe respect my strength and wisdom. My successful business was built solely by referrals which is why I believe that my career as your Financial Advisor is not just about selling stocks and bonds it's about building relationships. I will work closely with you in the following manner:

1. Setting Your Financial Objectives

Understanding my clients' needs, objectives and risk tolerance is vital to the investment process. I'll begin our relationship by asking questions - a lot of questions. Like what you want to do with your life, the things you want to have, and whether you'd like to pass any of your wealth to others. I'll ask about your current financial resources, your time horizon for various goals, and your tolerance for risk - even how your liabilities are structured. If you're a business owner, we also might discuss your current banking and cash-management needs.

2. Developing Your Wealth Management Strategy

Based on your input, my advice will likely help address income and retirement planning, asset protection, investment management, strategic liability management, wealth transfer and business succession. Of course, your plan will include an asset allocation strategy designed to help achieve a return in line with your risk tolerance and investment time horizon.

3. Implementing Your Plan

After presenting you with a detailed strategy for your investment portfolio, I work closely with you to bring the elements to life. I may recommend a select group of outside investment managers to handle all or part of your portfolio. Most of my clients use a combination of fee-based managed accounts together with additional personalized investments selected by me as follows:

Equities: The breadth of Wells Fargo Advisors resources helps me to select investment ideas from among the brightest strategists and economists on Wall Street. In addition, I enhance my research on the companies I recommend by using other various independent research resources.

Fixed Income: To help diversify portfolios, I may include fixed income products, such as preferred securities, CD's and corporate, government and municipal bonds. My process includes carefully selecting each security and evaluating both taxfree and taxable equivalents tailored to each client's unique situation.

4. Reviewing Your Performance

I continuously review each client's Wealth Management Plan. When your personal situation or market conditions change significantly, I may suggest adjustments to your portfolio.

I believe that it is very important for me to clearly state to my clients, and prospective clients, my compensation schedule at Wells Fargo Advisors:

- Wells Fargo Advisors compensates me through fees and commissions for certain types of investments and wealth management services.
- A large portion of my practice is consultative and fee-based. Wells Fargo Advisors compensates me on the basis of total assets under management. Therefore, I have a vested interest in the potential growth of your assets and portfolio over your entire life cycle.
- The policy as a financial advisor with Wells Fargo Advisors is to provide quality investment planning at no charge in order to fully understand why you are saving and what risks you are comfortable taking in order to accomplish your goals.
- There are no minimum amounts of income that I set or require annually from any of my clients. Although, some products may require minimum asset levels. Like a physician, it only depends on your needs. Then, I make recommendations based on your specific situation, risk tolerance, time horizon, and investment objectives.

For Life's Most Important Goals

With an experienced professional and the right resources, reaching your most important goals can generally be less challenging and more rewarding. I am ready to help you meet your goals, by combining my insight into your needs with the resources of Wells Fargo Advisors.

SETTING A CONFIDENT COURSE

Thorough, thoughtful planning – planning that analyzes where you are as well as where you want to go – is the most important step in establishing a path to your goals. I will work with you to explore and define your objectives and needs, and then structure a plan that is uniquely your own.

- Balance sheet analysis
- Retirement planning
- Education planning
- Estate planning strategies
- Multigenerational planning

MANAGING THE REWARDS OF SUCCESS

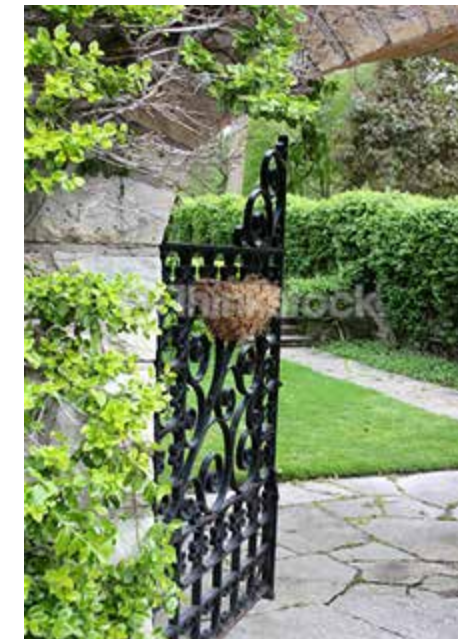
Managing an investment portfolio should be a consultative, disciplined process that balances your attitudes and goals as an investor with careful analysis of the financial markets and the risks and opportunities they hold for you. You can rely on me for objective strategic advice in structuring your portfolio and careful analysis of any investments we consider together.

- Asset allocation
- Investment management
- Traditional investments
- Alternative investments
- Structured investments
- Separately managed accounts

SHAPING YOUR RETIREMENT

Together, we can work to make decisions that could help you move toward the retirement you expect. Whether you are building retirement wealth or making the transition to generating income from your assets, I can help you develop and implement a strategy based on your vision of retirement.

- Traditional & Roth IRA
- IRA Rollovers
- Roth Conversions



BUILDING A UNIQUE LEGACY

Estate planning typically brings together the dimensions of life: personal, family, financial and charitable. I will work with you to understand the con-

nections between your life and legacy goals, and work with your accountant and attorney to help you develop an estate plan and a strategy to position your portfolio appropriately.

EDUCATING NEW GENERATIONS

Helping to meet the education costs of children and grandchildren may be one of the most attractive and personally fulfilling investment opportunities available to you. I can help you access appropriate investment vehicles – 529's and custodial accounts.

Wells Fargo Advisors strives to offer clients the finest in financial thinking, products and execution to help them meet their individual needs and achieve their personal goals. When we work together, you'll benefit from personalized advice, objective guidance and dedication to your success as an investor.

With access to Wells Fargo Advisors' renowned global resources and investment opportunities, we can help you develop and maintain an optimal investment strategy. Our wealth management strategy will address key areas of your financial life beyond traditional investments and may incorporate diverse recommendations for helping build and preserve your wealth.

Stocks offer long-term growth potential, but may fluctuate more and provide less current income than other investments. An investment in the stock market should be made with an understanding of the risks associated with common stocks, including market fluctuations.

Dividends are not guaranteed and are subject to change or elimination.

Diversification does not guarantee profit or protect against loss in declining markets.

Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns.

The investment(s) discussed may not be suitable for all investors. Investors must make their own decisions on their specific investment objectives and financial circumstances. This material has been prepared or is distributed solely for information purposes and is not a solicitation or an offer to buy any security or instrument to participate in any trading strategy.

Investing in fixed income securities involves certain risks such as market risk if sold prior to maturity and credit risk especially if investing in high yield bonds, which have lower ratings and are subject to greater volatility. All fixed income investments may be worth less than original cost upon redemption or maturity.

Wells Fargo Advisors is not a legal or tax advisor. Any estate plan should be reviewed by an attorney who specializes in estate planning and is licensed to practice in your state.

Investment and insurance products:

- NOT FDIC – Insured
- NO Bank Guarantee
- May Lose Value

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