



# Joe M. Maas

CFA, CFP®, CLU®, ChFC, MSFS, CCIM™, CVA, ABAR, CM&AA

Joe is a versatile financial advisor with decades of experience serving insurance and financial services professionals and helping them grow their independent practice. Mr. Maas is now available to help you manage money, expand your business and increase your sales revenue.

## AFFILIATIONS



Starting his career as a John Hancock insurance agent, Joe made hundreds of phone calls every week. Excelling at hard-core marketing, he was promoted to management and helped others replicate his stellar performance. Serving as a sales manager, Joe recruited, hired, and trained hundreds of agents, supervised their customers' accounts, met compliance, and helped his agents' careers blossom with accelerated sales.

Wanting to offer improved services, Joe became a securities broker/dealer serving stockbrokers, financial planners, and a new family of insurance professionals. This experience provided him with the diverse background to benefit a broad range of all types of financial advisors. Subsequently, Joe went into private practice as a fee-only SEC Registered Investment Advisor so he could offer his refined professional advisory skills and money management service to his private high net-worth clients.

Joe was approached by several insurance broker associates from the early days who requested he come out of retirement and manage their accounts, just as he has been doing with his own private high net-worth company. Joe agreed to work with a select few, and is now available to provide customer-centric investment management services to financial services professionals interested in account management support and building sales revenue.

All the exceptional investment products, comprehensive portfolio management skills, and two decades of financial industry experience managing professionals, servicing accounts, securing compliance, and advancing professional sales careers are now available for representatives who wish to benefit from Joe's expertise.

Because of Joe's 360° career he is in a unique position to understand your needs and concerns, and offer the tools and solutions that help you communicate clearly with your current clients while securing additional clients and accelerating your sales revenue.

## LICENSES, CERTIFICATIONS & EDUCATION

### SECURITIES EXAMS PASSED

- ✓ NASD Series 7, Stocks, Bonds, Options and Mutual Funds
- ✓ NASD Series 6, Mutual Funds
- ✓ NASD Series 63, Blue Skies
- ✓ NASD Series 65, Registered Investment Representative
- ✓ NASD Series 24, Registered Securities Principal
- ✓ NASD Series 4, Registered Options Principal

### OTHER LICENSES AND DESIGNATIONS

- ✓ Chartered Financial Analyst (CFA)
- ✓ Certified Valuation Analyst (CVA)
- ✓ Certified Financial Planner (CFP®)
- ✓ Chartered Financial Consultant (ChFC®)
- ✓ Chartered Life Underwriter (CLU®)
- ✓ Masters of Financial Services (MSFS)
- ✓ Real Estate Managing Broker
- ✓ Certified Mergers & Acquisition Advisor (CM&AA)
- ✓ Certified Commercial Investment Member (CCIM™)
- ✓ Accredited in Business Appraisal Review (ABAR)

### INSURANCE LICENSES

- ✓ Brokers License
- ✓ Life
- ✓ Health/Disability

### EDUCATION

- ✓ B.A. – Finance – Seattle Pacific University – 1990
- ✓ M.S. – Financial Services – American College – 2000

## THE FIRM

Synergy Financial Management, LLC (SFM) is an SEC Registered Investment Advisory firm headquartered in Seattle, Washington. The firm's unique specialty is providing comprehensive and integrated precision investment management services for financial advisors.

SFM was founded in 2001 as a private wealth management firm offering focused personal service to private clients. Prior to creating SFM, Joe owned and supervised an independent securities broker/dealer branch; previous to this, Joe was a distinguished sales manager for John Hancock.

## PROFESSIONAL EXPERIENCE

### Synergy Financial Management, LLC

**PRINCIPAL/FOUNDER/CHIEF INVESTMENT OFFICER** 2001-PRESENT

Joe's diverse investment experience ensures the careful management of daily operations and diligent responsibility for the firm's portfolio management, strategic and tactical asset allocation, securities analysis, quantitative, fundamental, and statistical research, economic analysis, compliance, financial planning, risk management, business consulting, and financial modeling.

### Synergy Financial Services, Inc

**PRESIDENT** 1997-PRESENT

Synergy Financial Services is the parent company of the Synergy family of companies. Synergy Financial Management, LLC, Synergy Business Valuation & Consulting, LLC, and Synergy Mergers + Acquisitions, LLC.

Joe is responsible for all aspects of the company's diversified and integrated wealth and portfolio management service for business owners. Areas of specialty include certified business valuation, business financial planning and analysis, financial statement analysis, market analysis, user decision analysis, merger and acquisition analysis and execution, and investment analysis for commercial real estate portfolios.

### Seattle Pacific University

**ADJUNCT FINANCE PROFESSOR**

Adjunct instructor for "Problems in Corporate Finance", BUS 4274. This course teaches future MBAs the myriad issues involved with real-world investment practices.

### Financial Services Int'l Corporation

**SECURITIES BROKER DEALER PRINCIPAL** 1997-2001

Owned and operated a branch office of an independent securities broker/dealer with accountability for daily operations, compliance, marketing, recruiting, and business development. Experienced and knowledgeable in every aspect of a securities broker/dealer's responsibilities including securities trading, underwriting, syndications, research, business consulting, fundamental and technical analysis, portfolio management, business transactions, tax planning, insurance planning, estate planning, options trading, risk management, and financial planning.

### John Hancock Financial Services

**SALES MANAGER** 1990-1997

Responsible for recruiting, training, and supervising registered financial services representatives, promoting their professional development, and expanding their sales results.