



*The Trust Equation: The Savvy Investor's Guide to Selecting a Competent, Ethical Financial Advisor* includes a seven-step P.R.O.C.E.S.S. to help investor's attain life goals. Whether you are an individual planning for your retirement, or a high-net-worth investor, you have special financial planning and portfolio management needs that can only be addressed by a competent, professional financial advisor. Through in-depth interviews with Bill Baker and eleven other advisors nationwide, the authors discovered answers to important questions such as:

- How does an investor choose a competent financial advisor from the more than one million licensed financial services industry professionals in the U.S.?
- What are the key qualities an advisor must possess to gain the trust of an investor today?
- What kind of service can an investor reasonably expect from his or her advisor?

Says co-author Lyn Fisher, “Because of past wrongdoings and questionable antics on Wall Street and in corporate America, investors must take more responsibility for educating themselves about the investment process. They must conduct appropriate research before making major decisions that could affect their financial futures. They’re more concerned with receiving reliable information about the financial planners and investment advisors they are, or might consider, working with.”

*In an excerpt from the book, Bill Baker talks about integrity:*

“Integrity is a key ingredient to building lasting and meaningful relationships in business and all of life. Components of integrity are honesty, trustworthiness, straight talk and intent. The example of integrity in day-to-day actions and interactions is set and flows from the leadership and through the organization outward.

Integrity combined with wisdom and competence is a winning combination for great achievement. What we say is important, saying what we say clearly and with respect and consideration for others is important, knowing how to listen well is important, and carrying through on what we say and what we promise is important.

To build a culture of integrity requires that each of us: set the example of ethical behavior, deliver more than what we promise, encourage openness and understand when mistakes are made – admit, resolve, learn and go on, deal with observed breaches of integrity quickly, and do a personal integrity check every morning in front of the mirror. Yes it does require being a student of integrity and working at it every day.

At the end, much of our legacy is the model of service and integrity that we, through our example, set forth for those who follow.”

**INVESTMENT AND RISK MANAGEMENT PROCESS**



Notes: Typically we will use a combination of individual securities and funds – both Exchange Traded Funds and Mutual Funds. We do continual due diligence on every investment position and have a defined technically-based target price and exit strategy and place. As a security rises in price we will adjust the target and exit prices. If a security goes in the wrong direction we will exit at our stop price.

The graphic above is found in *The Trust Equation* and illustrates and briefly describes the investment process used by Bill Baker and his team at William Baker & Associates, Inc. The research providers are an integral part to his process. Bill and his team members analyze and corroborate that research daily as part of the process.

This book reveals valuable philosophies and business beliefs from twelve successful and client-centered advisors, who share their opinions on the client-advisor relationship, the wealth management process, and the importance of integrity -- all vital elements of "The Trust Equation." Please contact Mr. Baker's office for information on how to obtain a copy of "The Trust Equation: The Savvy Investor's Guide to Selecting a Competent, Ethical Financial Advisor" (Financial Forum Publishing, December 2005, ISBN 0-9745175-5-0) or visit [www.ffbookstore.com](http://www.ffbookstore.com) to purchase The Trust Equation.