

# Welcome

Jeffery P. Boutin

*Helping people live fulfilling lives and leave lasting legacies since 1998*



# We're glad you're here.

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We thank you for your interest in us as your financial planning and investment firm. We're excited to help you find financial peace and guide you in your financial journey while advising you with a Christian perspective.

I recognize placing your trust in someone else to help you with your finances or handle your investments is difficult. I want you to know that, in turn, I am committed to maintaining the highest level of integrity and professionalism while helping you reach your financial goals. As your needs change, I'll be here every step of the way to help your plans evolve with them. I'll contact you regularly to check in, but if you need to reach me, please don't hesitate to call me at 603-494-9440 or email me at [jeffboutin@jpbfinancial.net](mailto:jeffboutin@jpbfinancial.net).

I appreciate your consideration and look forward to helping you in any way that I can.

Sincerely,

Jeff Boutin, Owner, Financial Advisor  
[www.jpbfinancial.net](http://www.jpbfinancial.net)





# Our Philosophy

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We believe financial peace and well-being is achievable for everyone, regardless of income, with a little guidance and a great plan. First of all, we believe that we should have an eternal perspective. When we know that God is the owner and we are the stewards, we can put today's decisions into the right perspective. We believe in the need to make faith-based financial decisions. When we can say with confidence, "I believe God would have me to..." regarding our financial decisions, then we can be financially content because we are following God's guidance.

As you handle each stage of your financial journey, we will be there to help—upholding the following principles and philosophy:

We **operate consistently out of a few transcendent financial planning principles**. There are six key biblical principles: spend less than you make, avoid excessive debt, build margin, give generously, set long-term goals, and understand that God owns it all. We feel strongly about each area of your financial plan, because we believe that personal financial planning should always be comprehensive, and that excellence in one area of personal finance is dependent on all the others.

We believe **investing** should focus on reaching goals, not on returns for returns sake. Investments are a tool one uses to accomplish financial objectives and are not an end in and of themselves. One accumulates wealth by spending less than he earns over a long period of time.

We believe that **tax** minimization is essential, but that it shouldn't be the highest priority—your financial goals should be. Tax evasion is illegal and should be avoided by a wide margin. In scripture, taxes are commanded to be paid. They should never be a source of cash-flow problems as they can always be adequately planned for. Tax planning should never be the ultimate driving force in financial decisions. In many ways income taxes are an indicator of God's blessings.

We believe that **borrowing** is not a sin but it may deny God an opportunity to work and always presumes upon the future. Consumptive borrowing will sentence one to a reduced lifestyle in the future and will limit current financial flexibility and future financial freedom. Borrowing may be symptomatic of spiritual issues. A husband and wife should be in complete harmony with borrowing decisions.

We believe that the highest aim of **estate planning** is to leave a legacy, and tax minimization should be a secondary goal. Wealth transfer is different from estate planning in that it begins during one's lifetime and it considers the impact on the beneficiary as its primary objective. A beneficiary should never be surprised by the decisions of the steward. It is the last stewardship decision that God allows the steward to make.

We believe that **charitable giving** improves quality of life and planning for everyone involved and that giving should be a goal in some form for everyone with wealth. Giving is commanded in the scriptures both for the benefit of the recipient and for the benefit of the giver. Increased giving

should be an integral part of any maturing Christian's life. According to scripture, giving should be done proportionately to one's income and net worth and it should be done regularly and cheerfully.

We believe that **insurance** should be used to transfer the risk that people cannot avoid or reduce by themselves; other risks can be assumed by those who can reduce or avoid it. Having enough life insurance to provide for family needs is a good stewardship decision.

We believe that **budgeting** is about living within one's means and exercising prudent stewardship of what you have been given. Without having a solid understanding of one's cash flow, which is how much money is coming in and how much is going out, planning for the future prudently is nearly impossible. Budgeting is the cornerstone of financial planning.

We believe that our **fees** should be reflective of the value and peace of mind that we deliver. We strive to remain competitive in our fees and minimize overhead so we can pass savings onto our clients. We believe that work is a form of worship and we strive to work in a manner that honors God and helps to expand His Kingdom.

We believe that it's our responsibility to make sure our clients are **well-educated** about personal finance and are equipped to make sound, autonomous financial decisions. Jesus spoke about money more than any other topic. The bible has over two thousand references to managing wealth and we believe the wisdom within is timeless and transcendent.

# Background

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Since 1998 Jeff Boutin has been committed to helping clients achieve financial security and peace of mind. We offer a wide range of financial services including fee-only objective financial planning services. We also offer wealth management and investment and insurance products. Jeff Boutin has a deep desire to run his company with integrity. He believes that if his work is done in such a way that honors God, clients will be well served. Jeff believes that fee-based financial planning should be kept separate from investment and insurance brokerage services so as to maintain objectivity. It is his primary goal that a client should never be pressured to purchase a service or product, rather obtain useful education and objective financial advice.

We not only help clients get to where they want to be—we are problem-solvers. For 20 years, we've been effectively navigating the changing landscape of finance and developing expertise to help more than 300 clients reach their financial goals. We integrate biblical wisdom into the conversation as this wisdom never changes and remains solid bedrock for decision-making.

## Meet Jeff Boutin

Jeff has 20 years of expertise in financial planning, investment management, charitable giving, estate planning and risk management. Jeff is committed to helping you achieve financial success and peace of mind.



### Jeffery P. Boutin

As a financial advisor with a Christian perspective, my job is very rewarding: I get to help people find financial peace of mind, live fulfilling, generous lives and plan their path for financial contentment. I enjoy educating my clients so they can make confident sound decisions without pressure, but passion.

Jeff is the same person at work as he is with his family, friends or at church. He has devoted his life to educating people in biblical stewardship and expanding the Kingdom in the workplace. He created the NH Christian Business Network.

#### Contact Me:

Email: [jeffboutin@jpbfinancial.net](mailto:jeffboutin@jpbfinancial.net)

Phone: 603-494-9440

Website: [www.jpbfinancial.net](http://www.jpbfinancial.net)

#### Professional Registrations

Registered investment advisor

Registered principal

Registered representative

General producing agent

#### Associations and Memberships

Society of Financial Service

Professionals

Kingdom Advisors graduate

David Ramsey trainer

Rotary International

The NH Christian Business Network

## Community Participation

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We believe our role as a firm includes not only helping our clients, but also the community around us. Over the years, we've given time, talent and treasure to the following organizations:

- Bethany Covenant: Providing stewardship, leadership, education, classes and gifts.
- Souhegan Valley Chamber of Commerce: Member of the board to help nurture community economic success.
- Milford NH Rotary: Long-time member helping to make my community and the world a better place both financially and with improved health.
- Congo Kids: Providing financial support.
- Kingdom Advisors: Providing financial support.
- Crown – Managing Money Gods Way: Financial support
- Creator of The New Hampshire Christian Business Network: Helping to equip Christians of all denominations to become more steadfast, confident and better equipped to truly shine in the workplace.

## List of services

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We seek to build lasting relationships through the quality of our services. We can provide you with help in the following areas:

- Budgeting & Saving
- Risk Management
- Investing
- Tax Planning
- Estate Planning\*
- Retirement Planning
- Charitable Giving
- Wealth Management
- Investments
- Insurance

\*Estate planning services provided in conjunction with your licensed legal advisor.

## Compensation Structure

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At JPB Financial, we believe you should know exactly where your money is going, so we want you to understand how we charge for our services.

We may be compensated for our expertise and assistance in three different and separate ways:

**Fee-only financial planning:** A fee charged for financial planning services provided, such as the preparation and presentation of a comprehensive objective financial analysis and plan. (Products are not solicited)

**Commissions:** Pay based on the sale of a particular financial product.

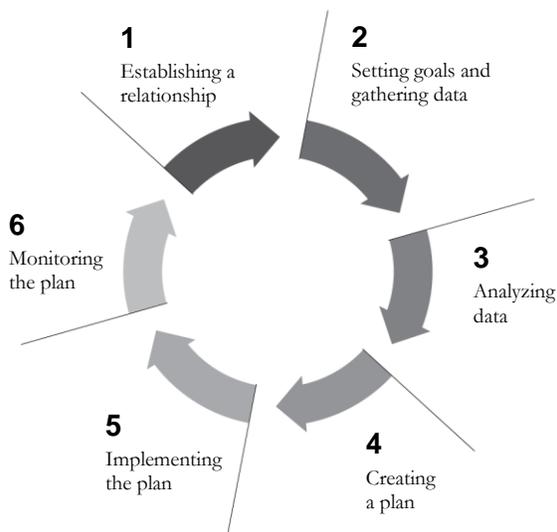
**Management fees:** Fee calculated as a percentage of the assets being managed.

**For Financial Planning Clients:**

## Our Financial Planning Process

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To help you eliminate the unknown, we like to explain how our financial planning process works. While each client's experience will be different, we follow the same general steps to ensure each client receives the highest level of service.



### Step 1 - Establishing a relationship

During our first few meetings, we'll outline what both of us expect from our partnership. We'll discuss specifics, such as the best way to communicate, and we'll establish compensation expectations so that there are no surprises down the road. I'll explain any forms you'll need to fill out, discuss my confidentiality policy, outline my advising philosophy and explain what you can gain from a financial plan. By establishing clear expectations for our future relationship, we can build trust and form a successful working relationship.

### Step 2 - Setting goals and gathering data

It can be uncomfortable to give someone access to your financial information, but it's important to be candid so that I can make the most well-rounded plan possible. To truly understand your financial state, I may need access to your tax returns, will, trust documents, account statements, pay stubs, insurance policies, investment statements, employee benefit records, etc. We'll also talk about your biggest financial concerns and your risk tolerance. You may come in to the appointment with a jumble of anxieties about your financial future—it's my job to help you turn that anxiety into clearly defined, prioritized goals.

### Step 3 - Analyzing data

During this step, I'll analyze your financial information to determine where your strengths and weaknesses lie and use them to design a personalized financial plan that can help you reach your goals. I'll then use industry-leading financial planning software to determine whether the goals you have set are feasible. If I find that they're not, we'll go back to step two and rework the timeline or stipulations of your goals until we have a plan that works for you.

### Step 4 - Creating a plan

After I analyze your financial goals and data, I'll make recommendations to you based on my findings. This may include tax strategies, asset allocation advice, insurance recommendations, money management tips and more—what it will definitely include is a plan tailored specifically to you and your financial situation. It's my job to make sure you fully understand all components of the plan and to listen to any concerns you may have, and I'll give you several options so you can find a plan that works for you. When you leave this meeting, you should be clear on which parts of the plan are your responsibility and which are mine. We'll also document the plan so that we're both clear on what will happen so that we can use it for future reference.

### Step 5 - Implementing the plan

We'll decide how to implement your plan—whether we work as a team, you implement the plan with me acting as your guide, or I take on the full responsibility of implementing the plan on your behalf. If you decide that you'll require additional help from attorneys, brokers or tax professionals, we'll make a plan for coordination so that everyone is on the same page.

### Step 6 - Monitoring the plan

Finally, we'll set up a system to monitor your plan. Over time, we'll likely have to make adjustments based on economic, tax or market fluctuations, as well as changes in your personal or financial situation. You can setup regular check-ins with me, and we might have additional follow-up appointments based on any of the previously mentioned changes.

# Contact Us

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Phone: 603-494-9440

Email: [Jeffboutin@jpbfinancial.net](mailto:Jeffboutin@jpbfinancial.net)

## Office Address

65 Erik Street  
Merrimack, NH 03054

**Website:** [www.jpbfinancial.net](http://www.jpbfinancial.net)

**Find us on:** Facebook and LinkedIn

## Office Hours:

Monday – Friday 7AM – 5PM

Saturday – 9AM – 12PM

Sunday – Closed

## Meeting arrangements:

We strive to make your time with us easy. We will gladly meet you at a place and time that is convenient for you.



The mind of the man plans his path, but the Lord determines his steps  
Proverbs 16:9

Investment Advisory services offered through O.N. Investment Management Company. Registered Representative of, and securities offered through, The O.N. Equity Sales Company, Member [FINRA/SIPC](#), One Financial Way, Cincinnati, OH 45242, 513.794.6794. Licensed to sell securities in Maine, Massachusetts and New Hampshire. Licensed to sell insurance and annuity products, including life, disability and long-term care insurance in New Hampshire. Insurance is offered through Jeffery P. Boutin.