



# Watters Financial Services

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Timothy Watters, Maura Watters, Kimberley Evans & Colin Watters

SINCE 1986, WATTERS FINANCIAL SERVICES has built a business based on loyalty, trust and a proven track record of success. “We have two core businesses,” says Timothy Watters, CFP®. “We provide hourly financial planning that can be comprehensive or specific to a particular problem that needs a solution. We also provide wealth management, which combines comprehensive financial planning with ongoing investment management. For over 30 years, our focus has been to help our clients be confident and educated about money. That is our mission and we never lose sight of that.”

What sets Watters Financial apart is that they are fee-only. This means the only fees they earn come directly from the client.

“We do not sell investments or insurance policies,” says Maura

Watters. “We do not receive commissions, finder’s fees, bonuses, revenue sharing or other forms of compensation from others as a result of a client’s implementation of our recommendations. Our obligation and allegiance is only to our client. Therefore, we will only recommend what is in our client’s best interests.”

Clients work with Tim and his son Colin, who are both CERTIFIED FINANCIAL PLANNER™ professionals, and they meet with them quarterly, which is rare in the industry. They both place a very high value on trust and building strong relationships with clients. “The CFP® certification is another thing that sets us apart from the rest,” says Colin.

CFP® certification is awarded to individuals who pass extensive exams and continuing education requirements in the areas of finan-

cial planning, taxes, investments, insurance, education planning, estate planning and retirement. CFP® professionals are ethically required to always act as a Fiduciary, meaning they act in the best interests of the client.

“We value our commitment to remaining an independent firm so that our recommendations are unbiased,” says Colin. “We have the freedom to research all investments to create a truly diversified portfolio that is tailored to your goals and tolerance for risk. We can help you through all stages of the financial planning process, including financial statement preparation and analysis, investment planning, income tax planning, education planning, risk management, retirement planning and estate planning.”

Tim has served on the Discipline and Ethics Board of the Certified Financial Planner Board of Standards, Inc. He’s a Boy Scout leader in Upper Saddle River’s Troop 133. The Watters family has lived in Ramsey since 1993 and is devoted to the community. Matt Watters (profiled in *Downtown Ramsey* last year) is currently serving his country in the U.S. Army and volunteered as an EMT in Ramsey. Matt, Colin and Patrick are Eagle Scouts from Troop 31 and Grace is a recipient of the Gold Award from Girl Scouts Troop 921.

You can learn much more at [www.wattersfinancial.com](http://www.wattersfinancial.com). You can also call 201-843-0044, or email [twatters@wattersfinancial.com](mailto:twatters@wattersfinancial.com). ↪