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Johnson Bender & Company

Wealth Management Simplified

Johnson Bender & Company isn't exactly running for the title of Biggest Investment Firm in Houston. But pound for pound, it just may be one of the most well-known firms. Founding partners Willis Johnson, CFP® and Daniel Bender, MBA, CFS, BCE have a combined total of over 55 years in the investment business. They're joined by a staff of professionals dedicated to their clients and to understanding their clients' goals in order to effectively manage their assets.

Comprehensive and Customized

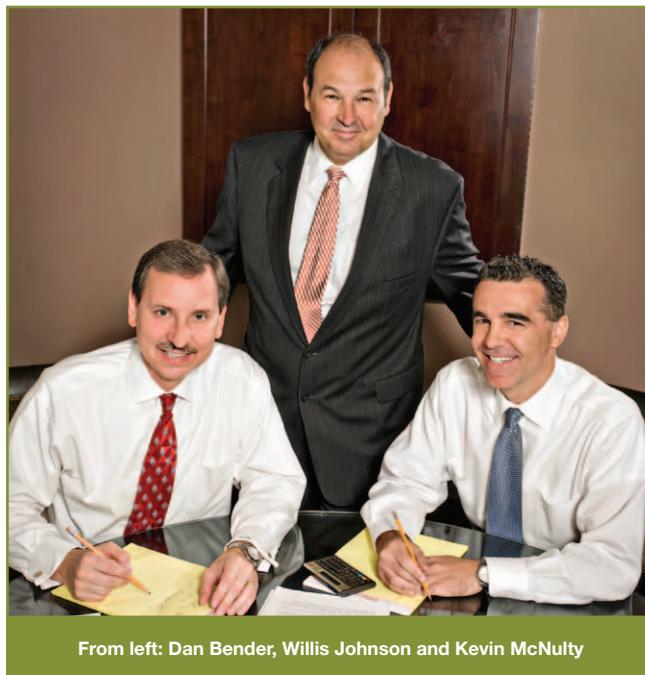
"What we do best is comprehensive wealth management," says Johnson, President and CEO. "Doing it right, responsibly and expertly is important to us, because we know how important it is to our clients." He looks at the firm's size as an advantage. "We believe we can do a lot that the big firms can't. We pride ourselves on customizing results for clients. We can treat them as unique individuals. As far as size goes, we are a boutique, and we consider that a good thing."

Johnson was named one of *Barron's* top 1,000 advisors in 2009*. Building grounded, long-term relationships, while paying close heed to client objectives and goals, has been the key to his success. What sets his firm apart is its relationships with clients. "We are able to come up with answers to questions our clients didn't even know they had," he says. "I love solving problems. I love the relationships I have with my clients, and the same is true for our whole staff. We look forward to educating clients about their financial choices."

Senior Vice President Daniel Bender's prime area of expertise is investment and estate planning services. "Over the years, I've found that clients have spent a lifetime building their businesses, assets and estates, but little time preserving them," says Bender. "We're here to provide the knowledge and background they need to do things right."

After You've Made It, How Do You Keep It?

Helping clients protect and preserve their assets is the linchpin of the planning that takes place at JBC. As Johnson says, "We don't strive to make our clients rich. Our primary goal is to help them protect their income and assets for now and future genera-



From left: Dan Bender, Willis Johnson and Kevin McNulty

tions." Whether it's bad business deals, ill-advised loans to relatives, or lawsuits that have no merit, individuals with wealth often need unbiased advice. Johnson Bender strives to be the resource their clients turn to whenever such situations arise.

Comprehensive tax planning is also an essential component of helping clients keep and enjoy more of their wealth instead of sharing it with the government. Good tax planning can make a world of difference between what a client loses to the IRS and what he or she gets to keep and pass on to future generations. Moreover, recent changes in the gift and estate tax laws, including the increase in the estate tax exemption to \$5 million, have provided individuals with a host of planning opportunities to pass money on to the next generation free of gift and estate taxes. But that window is set to close, as the exemption is set to revert back to \$1 million in 2013. "This really is a great time for clients to formulate and execute estate planning strategies," according to Kevin McNulty, a CPA and attorney who is a vice president at the firm.

A sound investment program is also needed to complement asset protection and tax planning strategies. "It is imperative that investors position themselves to protect against inflation in the years ahead," states Johnson. In light of the money the central bankers across the globe have printed, Johnson thinks inflation is inevitable. Moreover, Johnson thinks governments will get out of excessive debt loads both at home and abroad by continuing to print money. If inflation does in fact rear its head in the years ahead, you can bet that Johnson Bender will have a plan in place for its clients.



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"We specialize in putting financial management into terms everyone can understand. The best advice in the world is worthless if you don't understand it."

– Willis Johnson, President and CEO

*The "Barron's Top 1000" is a select group of individuals who are screened on a number of different criteria. Among the factors that advisors are assessed include their assets under management, revenues, the quality of service provided to clients, and their adherence to high standards of industry regulatory compliance. Portfolio performance is not a factor. Please see <http://online.barrons.com/report/top-financial-advisors> for more information.

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