

A professional headshot of Bobbi Spainhower, a woman with long, wavy brown hair, smiling. She is wearing a light gray blazer over a white top. The background is a soft, out-of-focus gray.

Bobbi Spainhower, AAMS™, LUTCF®

Osaic Investment Advisor Representative

809 Clark Street Charles City, IA 50616

641-257-1225 | bobbi.spainhower@osaicinstitutions.com

osaic



FIRST SECURITY
INVESTMENT SERVICES

Meet Bobbi Spainhower

As a dedicated financial advisor, my primary goal is to empower you to achieve financial success and security. With over 10 years in the financial industry, I specialize in creating personalized financial strategies that align with your unique goals and values.

What to expect when working with me.

Personalized Attention: I take the time to understand your individual needs, aspirations, and financial situation, ensuring that every plan is tailored specifically to you.

Clear Communication: Financial planning can be complex, but I am committed to explaining everything in straightforward, easy-to-understand terms. I want you to feel confident and informed about every decision.

Holistic Approach: I consider all aspects of your financial life, from investments and retirement planning to tax strategies and estate planning, to provide a comprehensive plan that supports your overall well-being.

Proactive Guidance: The financial landscape is ever-changing. I stay ahead of the curve to ensure your plan adapts to new opportunities and challenges, helping you stay on track towards your goals.

Trust and Integrity: Building a relationship based on trust is paramount. I prioritize transparency and honesty in all transactions ensuring you have a partner you can rely on.

My commitment to you.

Achieving your goals: Your goals are my goals. Whether you're planning for retirement, saving for your children's education, or looking to grow your wealth, I am here to guide you every step of the way.

Ongoing Support: Financial Planning is not a one-time event but a lifelong process. I offer continuous support and regular reviews to adjust your plan as your life and needs evolve.

Empowerment through Education: I believe in empowering my clients through knowledge. I provide resources and education to help you make informed decisions about your financial future.

Let's Build Your Financial Future Together

I am committed to helping you achieve financial peace of mind and a prosperous future. Let's work together to create a customized plan that turns your dreams into a reality.

*Investment and insurance products and services are offered through Osaic Institutions, Inc., Member FINRA/SIPC. First Security Investment Services is a trade name of the First Security Bank & Trust Company. OSAIC INSTITUTIONS, INC and First Security Bank & Trust Company are not affiliated. Products and services made available through Osaic Institutions, Inc. are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value.



How Can Bobbi Help You?

The topics listed below are some of the most important areas to start with when trying to better understand your financial health and to help you make informed decisions. Simply fill out the form and return it to me so we may review it with you during our first appointment. I look forward to helping you through the financial maze.



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Life Event Planning

- ☐ Buying a Home
- ☐ Raising a Family
- ☐ Changing Jobs
- ☐ Saving for College
- ☐ Caring for an Aging Parent
- ☐ Death of a Family Member
- ☐ Budgeting and Cash Reserves

Investment Planning

- ☐ Investing Basics
- ☐ Setting Investment Goals
- ☐ Designing & Managing an Investment Portfolio
- ☐ Handling Market Volatility
- ☐ Asset Allocation and Diversification
- ☐ Taxable vs. Tax-Free Investing*
- ☐ Stocks
- ☐ Bonds
- ☐ CDs
- ☐ Mutual Funds/ETFs
- ☐ Separately Managed Accounts

Estate Planning

- ☐ Creating and Preserving a Family Legacy
- ☐ Using Life Insurance in Estate Planning*
- ☐ Strategies to Minimize Estate Taxes*
- ☐ Charitable Giving Strategies

Business Planning

- ☐ Starting or Buying a Business
- ☐ Business Tax Planning*
- ☐ Retirement Plan Options
- ☐ Business Succession

Retirement Planning

- ☐ IRAs
- ☐ Employer-Sponsored Retirement Plans
- ☐ Annuities
- ☐ Strategies for Retirement Plan Distributions
- ☐ Saving for Retirement
- ☐ Planning for Income in Retirement

Insurance Planning

- ☐ Protecting Your Loved Ones with Life Insurance
- ☐ Estimating Your Life Insurance Needs
- ☐ What Type of Life Insurance is Best for You?
- ☐ Planning for Incapacity
- ☐ Financial Impact of a Disability

Other Concerns

Your Contact Information:

Name _____

Email _____

Address _____

City, State, Zip _____

Phone _____

Best Time to Call _____