

“We strive at all times to provide a high level of financial information to our clients, allowing them to make better monetary decisions and to live secure financial lives.”

Our company was founded in 1980 by Jerry L. Webb to help individuals make sound financial decisions with respect to financial planning, insurance, real estate and investments. In 2001, Prairie Financial Services became a registered investment advisory firm to combine faith-based values and ethics with leading-edge investment strategies and the dedication of our firm to always put the client’s interests first.

This vision remains central to our firm under the leadership of owner Sharon A. Adelman, CFP®, former Vice President of Prairie Financial Services, and a member of the Prairie team since 1994.



**Sharon A. Adelman, CFP®**  
Owner, Prairie Investment  
Advisors, LLC

changing financial markets, technologies, and the financial needs and solutions of Prairie’s clients. She is a member of Kingdom Advisors, a community of Christian financial professionals dedicated to integrating faith in their practices and client counsel. Sharon is also a member of NAPW – National Association of Professional Women.

Sharon is a graduate of the University of St. Francis, where she earned a bachelor’s degree in Finance with high honors in 1988. She received her Certified Financial Planner™ designation in 1992 and has averaged 30-plus hours of continuing professional education each year to stay on top of



On the prairie, what you are left with is the bare truth, the land pared down to the bone, the basic dirt and grass and sky that shape the lives that play out upon it.

— Tom Groneberg  
*The Secret Life of Cowboys* (2003)

## *Prairie*

Investment Advisors, LLC

1813 North Mill Street, Suite G  
Naperville, IL 60563

Phone: 630-778-8785

Fax: 630-778-9854

[info@prairiefs.com](mailto:info@prairiefs.com)

[www.prairiefs.com](http://www.prairiefs.com)

*While Prairie Investment Advisors strives to always act in the best interests of its clients, we can neither guarantee nor warranty the performance of investment portfolios under our management. All investments have the potential for gain as well as loss. Past performance may not be indicative of future results. Please request a copy of our firm’s ADV brochure for additional disclosure and information about Prairie Investment Advisors, LLC.*

We help individuals and families address their financial needs through expert investment management and practical, caring financial planning.

## *Prairie*

Investment Advisors, LLC

*Bringing clarity to your financial life*

# Working with Prairie to Simplify Your Financial Life

"Our clients are never just an account number. They are part of a large, extended family that we strive to know as individuals to bring order and clarity to their financial lives."

— Sharon A. Adelman, CFP®  
Owner and Manager

At Prairie Investment Advisors, we know that good financial management is first and foremost not about money, but about what's important to you. Our goal is to not only help you set and meet your financial goals, but to focus on how you can enjoy financial security throughout your life.

## Our clients benefit from three primary services:

- ◆ **Financial planning**
- ◆ **Investment management**
- ◆ **Financial consulting**

**Financial planning** is your financial blueprint. It starts with understanding you, the client, as an individual and as a family. From there we move into an assessment of your current financial situation. We review insurance coverage, existing investments, assets and liabilities, and all of the details that make up one's financial profile. The final result is a blueprint, a financial plan to help you achieve your goals and to "*simplify your financial life.*"

Over time, we have found that a good financial plan often isn't enough. Most individuals also need thoughtful, **risk appropriate investment management**; investment management structured with the individual's interests as the first priority.

As a registered investment advisor, Prairie Investment Advisors is a **fiduciary**, required by law to place the interests of the client above everything else. We also comply with a higher guidance — the belief that God intended us to use our talents to help others.

Prairie's investment approach is customized and risk managed. Financial markets by nature are volatile. As an active investment manager, we monitor market conditions and client investments on an ongoing basis and use our knowledge of the financial markets and individual securities to adapt client accounts to market realities. When the potential for loss is greater than we deem acceptable, assets will be moved, typically in stages, to a more defensive position. As the market outlook improves, allocations will become more in line with the clients' stated investment asset allocation.

While we cannot guarantee the success of our investment approach, the past 25+ years of assisting individuals and families with their finances have proven that minimizing losses helps our clients stay committed to investing on a long-term basis. Without that commitment, it is too easy to give up just when the market begins to recover, missing what is often the best opportunity for significant gains.

Accounts are held in the individual client's name at one of the nation's largest custodial and brokerage firms: *TD Ameritrade Institutional* — selected for quality of service and cost effectiveness. In addition to account transparency and online access provided by the custodian, all accounts are SIPC insured up to \$500,000. TD Ameritrade also carries additional

insurance coverage through Lloyds of London that protects your accounts up to \$149.5 million against the loss of cash and securities should the custodial firm encounter problems due to mismanagement. *It should be noted that this coverage does not protect against market volatility and loss of principal due to market performance.*

Review and recommendations are also provided for 401(k), 403(b) and other employer-based retirement accounts held by outside custodians.

Prairie's **financial consulting** services are critical for those times when you need a sounding board. We offer financial advice on a wide range of concerns from refinancing your home, when to receive Social Security benefits, caring for aging parents, college financing, insurance requirements and more. You receive objective advice before you make a financial decision, which can help you save money and avoid potential problems down the road.

## We strive to know our clients

At Prairie, our goal is to walk with you through all phases of your life. Quarterly conference calls to review market conditions are open to all clients. Investment clients are offered personal quarterly reviews of their portfolio's performance and investment objectives.

Through technology, Prairie reaches out to clients when they are unable to come into the office to provide them with the same high quality care that those clients receive in their face to face reviews.