Universal Financial Group Helps Clients Realize a Secure Future

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Confidence and Financial Knowledge

Everybody has goals, financial or otherwise. And while the professionals at Universal Financial Group can't help you learn how to play the saxophone or lose those 10 pounds, they can help with a lot of other important things. Things like retirement planning, income distribution, estate planning or saving for college. UFG's outstanding experience, education and professional training help clients reach their personal financial goals.

UFG is an independent firm founded in 1977 and serving clients in 45 states. It provides unbiased financial planning and investment advice based on a thorough understanding of each client's unique circumstances and philosophy of wealth management. Its mission is to help clients work toward their financial goals, while increasing their confidence and sense of financial stability. The firm has no obligations to investment product manufacturers and no cross-sell quotas or management directives that may lead to conflicts of interest. UFG's advisors don't have to deal with a far-off home office to make their business decisions; they *are* the home office. Their sole focus is serving the client, and they act in the client's best interest at all times.

Informed Clients Are Empowered Clients

"It's always been important to us to have face-to-face meetings with clients," says Larry Lock, partner. "This helps them know exactly what is going on with their money, and gives us a chance to reassure them that when things go down, they aren't expected to stay down forever. Additionally, we maintain constant communication with our clients through newsletters and routine personal contact."

The firm employs a team approach. It has a group of 30 experienced advisors who assist individuals in all areas of finance, including investments, insurance, estate planning and tax strategies. UFG's advisors come from a variety of backgrounds. Their willingness to share their expertise makes the team stronger, benefiting every client.

"We've developed our wealth management process over an extended period of time," says Brian Lock, CFP®. "We listen to our clients, we listen to our staff, and we listen to our investment providers. You could say we're in the listening business. Our mission is all about getting our clients where they want to be."

Extensive Experience and Credentials

The advisors of UFG have exceptional experience managing client portfolios, with distinguished credentials. The firm's independence allows it to have access to a wide variety of products, giving it the ability to seek out investments of the broadest range possible. "It gives our clients satisfaction knowing we're not tied in with Wall Street," says advisor Dr. Bill Albair. "We look around for managers that fit our clients' situations. If they don't work out, we're free to move on to someone else, so we are always working with the best for our clients."

Seated - Larry Lock, Brian Lock, Richard Glenn
Standing - Dr. Bill Albair, Renee Davis, Sean Lock, Patti Hartmann

UFG has been recognized for excellence throughout the industry. In 2007 it was named one of the Top 100 Financial Advisors in America by *Registered Rep* magazine based on revenue. In 2009, 2010 and 2011, it was selected as a Five Star Wealth Manager for overall client satisfaction by Crescendo Business Services. "Our promise to current and prospective clients is to be knowledgeable, trustworthy and accessible," says Lock. "They can be sure that if they need us for any reason, we will be there."

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