The Advisor

Mrs. Katherine A. A. Zupan holds a bachelor's degree from The Pennsylvania State University and a master's degree from Webster University. Retired from military service with The United States Air Force, she has been in the business of financial advising since 1998. She began her financial advisory career with Independent Capital Management, Inc and SunAmerica Securities, Inc. In 2001, she moved to the private investment bank of Lloyd, Scott & Valenti, Ltd. as a regional financial advisor, and Bear Sterns. Mrs. Zupan became an independent fee-only advisor in 2004. Mrs. Zupan is a member of the Financial Planning Association.

Mrs. Zupan is Series 65 licensed in the Commonwealth of Virginia. She is also a Certified Estate Planner. Mrs. Zupan is a registered investment advisor representative with the Commonwealth of Virginia.

Katherine A. A. Zupan

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Product/Service Information

January 2012

Katherine A. A. Zupan

Katherine A. A. Zupan is an independent non-transactional, noncustodial financial advisory of extreme probity and discretion offering values based advisory and trust services to clients in northern Virginia who wish to retain full control over their assets. We serve private individuals and their families on either a fee-only or retained basis; and businesses on a retained basis. Our only obligation is to our clients. We have no affiliation with any broker-dealer, financial, investment, or insurance company. Licensed as a registered investment advisor with the Commonwealth of Virginia.

What about money is important to you?

Services

We offer our private clients and their families comprehensive financial counsel specifically developed to meet their life, their resources, and their goals. We pay particular attention to making sure that our clients understand their investments and their financial plan - what the recommended investments are, how they work, how and when to invest, and how and when to sell. We also offer hourly counseling should you need help with a specific topic such as developing a budget or a spending plan. Should finances be tight, we also offer a modular financial plan addressing each area in turn as funding becomes available.

To this end, we need to know everything about you, including any 'bad habits' you may have. Tell us your dreams. We will see what we can do to help.

We cannot guarantee outcomes. All we can say is that we will do our best for you, we will not tell you any 'fairy stories', and we will not 'sell' you on any 'hair-brained schemes' or encourage you to play 'ducks and drakes' with your money. There are no 'sharks' here.

Our fees are based on an hourly rate of $150.00.

Full financial plans begin at $500.00 and increase from there based upon complexity.

Terms:

Hourly clients pay cash/check immediately after services have been rendered.

Financial plan clients pay a deposit of $250.00 with the balance due upon delivery of their plan.

In addition to these services, we offer a 'Retained Financial Advisor' program for those clients whose situations require ongoing sustained advising. The cost for this service is $200.00 per month paid quarterly in advance. Unused months' fees will be returned if contract is terminated. Standard contract length is one year.

We also provide trust services using Citadel Law as our legal affiliate and financial plan testing through financeare.com for an additional fee.

There is a returned check fee of $45.00.

Private Clients who refer others to us, who then become clients in their turn, earn 10% off.

Privacy Policy

In order to provide you with the best possible service, we collect all personal and financial information about you that we can. We understand that this information is extremely sensitive and must be safeguarded. To this end we have taken the following steps to protect your information.

1. We must have written and notarized permission from you before we disclose any information to anyone other than yourself and the regulatory agencies who perform audits of this company as we are required to do by law.
2. Your information is not stored on vulnerable computer systems.
3. The public does not have unescorted access to our office.
4. Information is only given to third party affiliates with your express written permission.
5. Information is handled, stored and destroyed as permitted by law by the most secure methods possible.

Our client list in NOT made available to anyone unless it is required by law. If you have any questions please contact us.