Research Declaration

Anytime you introduce a list of, or even utter the words “Top”, “Best” or “Most”, you invite controversy or at the very least debate.

No doubt, our books are no different in that regard. They are different, however, from the many lists of Top 100 or Top 1,000 financial advisors, financial planners, wealth advisors, etc. Lists such as these are full of statistics. We noticed an abundance of scientific data, rankings of “client’s net worth” or even “revenues generated” for each firm or advisor.

While the above mentioned criteria is very worthy, the positive impact that financial advisors make in the lives of their clients is the ultimate reflection of true success.

Each of the financial advisors chosen for our books have been thoroughly reviewed. Each applicant has endured an extensive personal interview and a rigorous regulatory background check.

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2014

MICHAEL LOCKWOOD

Financial Strategy From Michael Lockwood

"The first important piece of advice I would give anyone is to always have an easily accessible emergency fund ~ usually, 4-6 months of liquid funds should be available on short notice to cover fixed expenses. Secondly, I believe it's very important to find yourself a financial advisor who you trust, to help guide and educate you on the best practices for your money management."

"Once you have a firm understanding of your expenses and income streams, only then can you invest your hard-earned retirement assets."

Career Highlights

Mike is an Investment Advisor Representative with Lincoln Financial Advisors. With over 25 years of experience in the financial planning industry, Mike has built a loyal clientele of successful professionals, executives and retirees largely through referrals from clients and financial professionals. Mike has a Bachelor's degree with dual emphasis in Finance and Marketing from California State University at Bakersfield.

He started with Lincoln Financial Advisors right out of college. He worked with hospital employees with their retirement planning, effectively creating an employer group market. Currently, his focus is sustaining these employer relationships and creating retirement plans for executives and retirees.

Client Support And Service

Outstanding service and a commitment to excellence is the cornerstone of Mike and his team. He strives to understand, through close and comprehensive communication, each client's goals, needs and risk tolerance and tailors his efforts to meet those unique circumstances. Mike values openness and honesty and displays those qualities with his clients, giving them the professional recommendations and technical assistance needed to achieve their goals.

Annual and semiannual reviews prepare his clients for retirement transition. Mike explains how to understand retirement expenses and income, as well as, their lifestyle or goal changes when retirement comes to fruition.

Most Gratifying Aspect Of Being An Advisor

Mike takes great pride in helping his clients understand how to use their money. He teaches them to view money as a tool to enhance their lives and the lives of those around them. He places great emphasis on their needs and wants as they move into retirement. He focusses on their risk comfort level and works hard to help them achieve a retirement that fits their dreams.

Client Impact

A single woman, who worked as a nurse, commuted 30-40 miles a day to work. She enjoyed the interaction with her co-workers and was happy at her job, but was exhausted from the long drive. She felt stuck, but didn't want to move and was worried about retiring. Mike showed her that she could comfortably retire that very day, by using a state-of-the-art computer model, that allows him to enter "what-if scenarios", alter parameters, update market beliefs and produce varying retirement scenarios.

The client was overwhelmed with the knowledge that she could securely retire immediately. Her dream was to retire and visit her four sisters in four different corners of the world. When she returned from her trip, she began working part time at a dialysis center near her home. Once again, she enjoyed the work but without the long commute. This client has since referred many clients to Mike's firm.

Giving Back

Having three active children, Mike's volunteer opportunities revolve around them. A member of the local youth baseball board for many years, he is currently the president of that organization. Mike also donates his time and resources to the local high school booster club.

Mike is a member of the charitable men's organization, Noble Vikings, contributing money to underprivileged children and families. In addition to financial planning, Mike has conducted several investment, financial planning, and Social Security seminars for his employer groups.

Licenses & Designations

- CERTIFIED FINANCIAL PLANNER™
- Chartered Retirement Planning Counselor
- Board Member, The Resource Group
- Fringe Benefit Division, Top Advisor, 4 years running
- Stuart Smith Award, Lincoln Financial Advisors

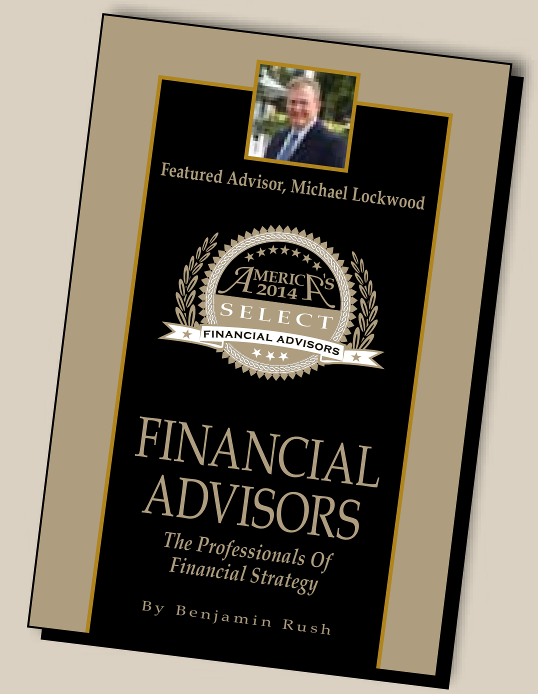
Licensed in 12 states

Compensation paid via Fee and Commission

LOCKWOOD
Retirement Consulting

Michael Lockwood

Featured In The New Book...



Services Offered

- Life Insurance
- Annuities
- Long Term Care Insurance
- Disability Insurance
- Estate Planning
- Retirement Planning