



Mark J. Smith

CFP[®], CPA/PFS, CIMA[®]

Repeatedly recognized by industry publications as one of the top financial advisors in the U.S., Mark J. Smith is principal of M.J. Smith and Associates, a Denver wealth management firm. He is a CERTIFIED FINANCIAL PLANNER[™] practitioner, a Certified Public Accountant and Personal Financial Specialist, and a Certified Investment Management Analyst[®].

Practice Focus

- Investment Planning
- Retirement & Estate Planning
- Income Tax Planning
- Education Planning
- Business Planning

Education/Certification

- CERTIFIED FINANCIAL PLANNER[™] practitioner
- Certified Investment Management Analyst[®]
- Personal Financial Specialist
- Certified Public Accountant
- BBA, University of Iowa

Affiliations

- Member, Financial Planning Association[™]
- Member, Investment Management Consultants Association
- Member, American Institute of Certified Public Accountants
- Member, Colorado Society of Certified Public Accountants

He graduated from the University of Iowa with a bachelor of business administration degree in accounting. Prior to organizing his wealth management firm in 1983, Smith was a senior accountant and tax specialist for the international certified public accounting firm of Deloitte, Haskins and Sells, where he gained extensive experience in individual and business taxation, in addition to estate planning. He also served as the Director of Income Taxes for Affiliated Bankshares of Colorado, a 29-bank holding company. Smith was in charge of all income tax-related matters for 37 corporations.

In February 2009, *Barron's* named Smith the number one independent financial advisor in Colorado, and third of all financial advisors in Colorado. Rankings are based on assets under management, revenues, and quality of advisor's practices. He was also previously recognized by *Registered Rep* magazine, *Worth* magazine, and The Winner's Circle, an independent advocacy organization. Smith has earned membership in the Raymond James Financial Services, Inc. Chairman's Council, comprised of the organization's top advisors, every year since 1988.

Smith speaks to national professional audiences about investment planning and asset management, retirement, tax and business planning, and other topics. He has appeared on local news and in national financial education media and training videos.

Smith was chosen by the Colorado Society of CPAs and the American Institute CPAs to teach investment and financial planning courses to its members for continuing education. He is currently the President of the Colorado Society of CPAs Education Foundation, a nonprofit organization established to provide financial assistance to accounting students.

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M.J. SMITH
AND
ASSOCIATES

Securities offered through
RAYMOND JAMES
FINANCIAL SERVICES, INC.
Member FINRA/SIPC

M.J. Smith and Associates is an Independent Registered Investment Advisor

Raymond James Financial Services also asks Smith to conduct training and educational workshops for its independent advisors. Proceeds from these workshops fund scholarships to help students from needy families. Smith has scholarships established at schools in Denver, including Metropolitan State College of Denver and Arapahoe Community College, as well as in his home state of Iowa, at the University of Iowa and Iowa Central Community College.

He serves on the Board at The Kempe Foundation, a non-profit advocacy organization for the prevention and treatment of child abuse and neglect. Smith is also actively involved with The Salvation Army and is a past board member.

M. J. Smith and Associates offers fee-based asset management services with a comprehensive financial planning approach which includes income tax planning. The firm is an independent registered investment advisor with the U.S. Securities and Exchange Commission. For more information call 303-768-0007 or visit www.mj-smith.com. Securities offered through Raymond James Financial Services Inc. Member FINRA/SIPC.

The logo for M.J. Smith and Associates features the text "M.J. SMITH" in a large, bold, serif font. Below this, the word "AND" is centered in a smaller, all-caps, sans-serif font, flanked by two horizontal lines. At the bottom, the word "ASSOCIATES" is centered in a small, all-caps, sans-serif font. The entire logo is set against a light green rectangular background.

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AND
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