Hazlett, Burt & Watson, Inc.

Bernadette M. Smith

First Vice President

bsmith@hazlettburt.com

SEC-Registered Investment Advisors

Bernadette M. Smith
Senior Vice President/Investments
2010

Bernadette is a Senior Vice President with the firm Hazlett, Burt & Watson, Inc. and an Investment Advisor with Security Capital Management, a division of Hazlett, Burt & Watson, Inc.

Bernadette M. Smith began her career in the securities industry in 1996 as an Investment Consultant with a regional brokerage house. During June of 1998 she was invited to participate in a joint venture between Banc One Securities Corporation and Bank One Trust where she was able to further develop her skills in managing money and advising high net worth individuals and families. In September 2003 Bernadette proudly joined Hazlett, Burt & Watson, Inc. Bernadette consistently ranks as one of the top producers in the firm.

Bernadette brings a high level of energy and detailed focus to her position. She dedicates herself to helping her clients achieve their financial goals utilizing client education as a cornerstone of her business. Bernadette specializes in comprehensive investment and retirement strategies for both individuals and businesses.

Bernadette earned a Bachelor of Arts degree in Economics from Sweet Briar College in Virginia and has an Executive Certificate in Financial Planning from Duquesne University. She serves as a Board Member for both the United Way of the Upper Ohio Valley, Inc. and the West Liberty State College Foundation. Bernadette is a member of the Financial Planning Association (FPA) and is a Commissioner for the Wheeling Housing Authority.

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SECURITY CAPITAL MANAGEMENT
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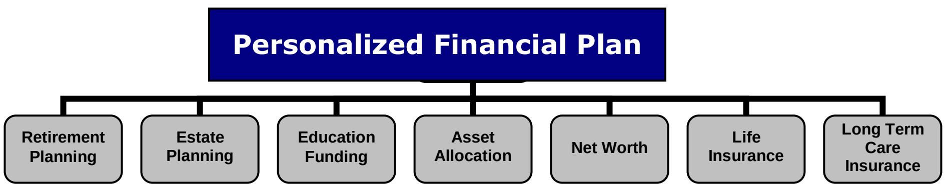
FINANCIAL PLANNING

What is a Financial Plan?

A financial plan is a comprehensive written plan detailing your financial goals and objectives. By assessing your current situation and determining where you want to be later in life, you can determine what, if any, changes you need to make to help you stay on track in order to meet your goals. The focus of financial planning can be on one aspect, such as retirement planning. However, it can also cover a number of areas as shown below.



Why do you need a Financial Plan?

Everyone has different reasons for financial planning. Some of the most common questions that people have which indicates the need for a financial plan are:

Can I afford to retire?
How long will my retirement assets last?
How would I handle an inheritance?
Will my family be secure financially if something happens to me?
Can I afford to send my child to the college he/she wants to attend?
Are my financial goals reasonable?

What is the Financial Planning process?

The financial planning process consists of 6 basis steps.

1. Determine your financial goals and objectives.
2. Gather the data needed to determine your financial situation.
3. Analyze and review your current status.
4. Develop a plan to help you meet your goals.
5. Implement the plan.
6. Monitor the plan periodically.

How do I get my Financial Plan?

Give me a call to discuss what information I will need to run your Financial Plan. We can schedule a time to sit down and review the information.

Address:
1300 Chapline Street
Wheeling WV 26003

Member FINRA & SIPC
"A Century of Investing"
www.hazlettburt.com

Phone:
(304) 233-3312
(800) 537-8985

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SECURITY CAPITAL MANAGEMENT
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PRODUCTS & SERVICES OFFERED

Services Offered

- Estate Planning
- Individual and Business Retirement Planning
- Life Insurance Needs Analysis
- Long Term Care Insurance Needs Analysis
- College / Education Planning
- Business Succession Planning
- Real Estate Limited Liability Partnerships
- Wealth Transfer
- Trust Services*
- Money Management Services**

Products Offered

- OTC and Listed Securities
- Mutual Funds
- Government Securities
- Municipal Bonds
- Corporate Bonds
- Insured Brokered Certificates of Deposit
- Money Market Funds
- Mortgaged Backed Securities
- Exchange Traded Funds (ETF)
- Preferred Securities
- Fixed Annuities
- Variable Annuities
- Life Insurance
- Check writing
- Debit Cards
- Online Account Access
- Online Bill Pay
- Automated Clearing House (ACH) Cash Movement

*Trust services provided by Security National Trust Company, an affiliate of Hazlett Burt & Watson
**Money management services offered through Security Capital Management, a division of Hazlett Burt & Watson