

ISI Financial Group, Inc.

Sound Advice.
Proven Success.
24 Years of Experience.

Some people you just know you can trust on gut instinct. Being in the “reading between the lines” business for over twenty-five years has taught me to trust that instinct. However, I’m smart enough not to go on that inner voice alone, especially when it comes to investing money, or promoting someone who does. I’m not alone in my theory. We work hard to achieve financial freedom. It took a long time to get to this point in our lives and we want the person handling our finances to work equally as hard for us. Tim Decker, President of ISI Financial Group, Inc. does just that.

From the moment you walk into Decker’s Lancaster-based office you feel welcome. It is professional but not showy, and his staff, most of whom have been part of his team for twelve years, is eager to put you at ease. His handshake is firm, his demeanor matter-of-fact and approachable. You sense he knows his calling, talks his talk and walks his walk. “Why speculate as an investor, which is a loser’s game like playing the slots in a casino, when one can predictably and wisely capture the returns of the markets, which is the same as being the OWNER of the casino?” Decker states, referring to why he guides clients using academic, financial science and constantly warns against the fallacy of hoping for and chasing after past, exciting, fairy tale returns.

Why choose ISI? First, the firm is 100% Fee ONLY, unlike 90% of all other financial firms. What this means for ISI clients is that the company receives payment solely by its clients for the firm’s advice and service and receives NO compensation or commissions from anyone else for selling any products. It is truly an unbiased, “no conflict of interest” relationship in which ISI agrees in writing to serve as a fiduciary for all clients.

Decker’s weekly radio show “Financial Freedom”, broadcast on WHP 580 every Saturday at 1pm and his book *The Sleep-Well-at-Night Investor: Financial Truths that Wall Street Hopes You Never Discover*, are also tools he provides both his clients and the general public. This further amplifies the difference between ISI and other firms. In fact, Decker has been called on by *The Wall Street Journal* several times as a valuable contributor because of his extensive experience and wisdom. “I know it sounds cliché, but my goal really is to help my clients and their families sleep better at night based on the advice we’ve given them.” Decker continues, “We are honored and extremely fortunate to have clients who we consider both extended family and friends.”

Decker co-founded ISI Financial Group, Inc. in 1985. Relying on his instincts and “don’t wait for your ship to come in, swim out to it” philosophy, he understands the challenge of building something from nothing. “Lean times taught me to appreciate the value of a dollar, and these are the same principles I use when I work with my clients.” With hard work, integrity and genuine concern for his clients, Decker built ISI into a stable, reputable advisory firm. ISI provides fee-only wealth management for both individual and corporate clients throughout the world utilizing private, institutional money managers - the same managers who oversee billions for many Fortune 500 companies and institutions.

Each client relationship begins with a comprehensive, personalized Financial Plan, which Decker then reviews to determine the best direction suited for them. When applicable, ISI also utilizes low-cost, no-load mutual funds including Index funds and ETFs. ISI specializes in comprehensive financial planning based on a minimum investment of \$500,000, and includes retirement and estate planning, wealth management, charitable giving, and sophisticated, tax-reduction strategies. However, for those who desire advice and consulting only, that service is available on an



hourly basis as well. In addition, the company brings to the table a network of professionals including tax specialists and estate planning attorneys. This means clients have access to a qualified, experienced advisory team. ISI also provides the same strategy for Institutional Clients including a complete fee-only 401k consulting and advisory service while offering a comprehensive turn-key, low-cost plan.

Exemplary service and a hands-on approach is the most important aspect of ISI’s success, and why client retention is so high. “Last year was one of our largest growth years, despite the tumultuous economic climate. Our best source of new clients comes from existing clients who truly appreciate our straightforward, sleep-well-at-night approach.”

Trust, confidence and communication are an integral part of ISI’s foundation. Whether it’s ongoing communication through the company’s newsletter, monthly statements, detailed portfolio reviews, annual client events, or a thinking-of-you note, all are equally important. “When it comes to service, we realize that if we don’t take good care of our clients, someone else will.” After our interview, (Susan Haas Bates wrote Decker’s profile) my thoughts were confirmed over dinner with my father, who had a copy of Decker’s book in his car. This is a man who still uses two nails and a string as a paper towel holder in his office, in spite of being able to afford something more elaborate. I asked him why he chose ISI, “He doesn’t waste my time, or my money, and he knows the value of a dollar and the best place to invest it. I trust him.” I know if he trusts him, my instincts were right on target.

Is your Financial Advisor truly working for you and do they always represent your best interest? Visit www.isifinancialgroup.com, download the “Financial Advisor Questionnaire” and find out.

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