



Johnathan Smith received his Bachelors and Masters degrees from New York University. He is a member of the Financial Planning Association, the Academy of Financial Services, and the Association for Investment Management and Research. He is past Chair of the International CFP Council and the CFP Board of Governors. He has served on the Editorial Advisory Board of the Journal of Financial Planning and he is currently a contributing writer for Worth Magazine.

In 2002, he was awarded the Dow Jones Investment Advisor Portfolio Management Award For Lifetime Achievement. In March of 2000 he was named one of the "25 Power Elite" in the financial services industry by Investment News. Mr. Smith has participated as an arbitrator for the National Association of Security Dealers (NASD). He is the principal of Birchwood Capital Management and holds the NASD General Securities Principal and Municipal Securities Principal licenses.

Mr. Smith is a nationally recognized speaker on investment and financial planning issues. He has also written for and is quoted frequently in Wall Street Journal & The New York Times.

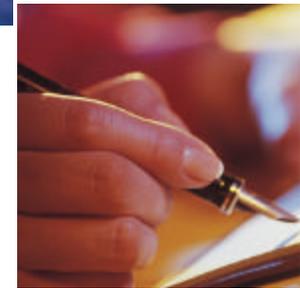


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We teach you how to save money on taxes, insurance, and other aspects of your financial life, and we guide your investments prudently. Thanks to our expertise in all areas of financial planning, Chicago-area families know Ranier Advisory Services, Inc. as a "Prudent Financial Guide." Building lifelong relationships allows us to focus on caring personal service and making a meaningful improvement in your quality of life. We look forward to providing you and your family with the rewards of our planning efforts.

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