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BELL TOWER ADVISORS

financial advisory for women . . . it's about time

Bell Tower Advisors is here during the transitions in your life. Many of these transitions are emotional and challenging, like a landmark job, a growing family, an inheritance, a divorce or loss of a loved one. As women, we are all bound by shared experiences, and we will build upon the strength they bring.



BELL TOWER
ADVISORS



the face of money is changing



comfortable, connected, fully transparent

During our journey in the world of finance, we have learned that women have dreams, worries and unique feelings about money. With more than half of the wealth in the U.S. being controlled by women, why is it that these concerns have not been addressed by many advisors? Why do we feel intimidated at the thought of discussing our portfolios, cash flow and investments with a financial advisor? It is because the terminology is confusing, antiquated, and delivered with too much bravado. It makes you question your ability to comprehend the concepts. It renders you bewildered.

That overwhelming feeling is why we formed Bell Tower Advisors.

We offer a new, straight-talking approach which meshes with a woman's way of thinking. We make it comfortable and understandable and ever-changing as the circumstances of your life.

We are a small, independent firm specializing in managing investment assets. We are so passionate about empowering women that we are limiting the number of clients with whom we advise. By doing this, we remain well-connected to all of our clients, share their growth and celebrate their lives.

Let's face it, men and women look at money differently. And quite frankly, we like that idea.



Women are different.

There are fundamental differences in the way many women approach investments. These differences all seem to stem from our personal story and the emotional connection we have developed to money. In general, women are less financially confident than men. Less competitive and more collaborative, too. But, for some of us, discussing stocks, bonds and all things financial tends to hit us in the soft spot. These topics can challenge a woman's inner serenity and make her uncomfortable. But knowledge and trust can change all of that. Given the right tools, any woman can blossom into a confident steward of her investments.

Bell Tower Advisors is your partner in this process. While putting our knowledge to work managing your investments, we will educate you on the basics and beyond, thereby

building your financial confidence. Together we will navigate through the charts and graphs and lingo, and develop a money language which you understand, moving at a pace which is right for you.

By building a relationship with Bell Tower Advisors, your trust in the process will grow and your fears will melt away. While many traditional advisors discuss the "game" of the market and whether or not you can "beat" it, you will feel informed and confident that your portfolio is being efficiently managed with your dreams and goals in mind.

It's all about being in charge of your money. Experience the wonderful sensation of feeling *that* weight lifted. Now, you can focus on living a fulfilling life.



What does fee-only mean?

It means that our fees are generated only by the clients we serve. We do not accept commissions, kickbacks or referral fees from any entity. This makes our role completely unbiased and positioned to align our goals directly with yours. This is not usually the case in traditional firms, such as a brokerage firm, a bank or an insurance company.

what makes us different is how we serve you

Bell Tower Advisors is a boutique, fee-only, financial advisory firm specializing in serving women.

We are independent.

We are not affiliated with any bank, brokerage or insurance company.

Our advice is completely unbiased, objective and provided only in the best interest of our clients.

Because we choose to work with women, our philosophy is driven by their needs, life stories and special circumstances.

Bell Tower Advisors is a Registered Investment Advisor (RIA) which simply means, as a fiduciary, we have a legal obligation to put our client's interests ahead of our own.

We provide comprehensive and continuous investment management, specializing in the female mind-set, and addressing our client's short and long term goals as determined by their personal circumstances.

We research thousands of mutual funds and exchange traded funds (ETF's) and select the most efficient, cost effective products to build a customized, diversified portfolio (otherwise known as **asset allocation**).



As the founder of Bell Tower Advisors, Margie Carpenter brings 25+ years of experience in the financial services industry. She has authored numerous articles about world markets and is a frequent speaker at industry conferences.

2011: Presents "The Strategic Case for Emerging Market Equities" at annual FPA National conference in San Diego, CA

2010: Launches Bell Tower Advisors in Chagrin Falls, Ohio

2009: Receives the CIMA® designation

2008: Vice President & Portfolio Manager at Sterling, a division of National City Bank, where she managed \$150 million in assets from 35 clients (largest client: \$15 million)

2004: Portfolio Manager & Research Analyst at MAI Wealth Advisors

2003: Investment Manager at Chess Financial Corp.

2002: Receives the CFP® designation.

2000: Consultant at Morningstar

1996: Director, Financial Advisor Services at KeyCorp

1992: Portfolio Manager, Research Analyst at Spero-Smith Investment Advisors.

1986: Account Executive at GE Capital

1985: Receives MBA from Emory University

1979: Receives BA from Bates College

1975: Hathaway Brown School

*Margie Carpenter, CFP®, CIMA®,
founder Bell tower Advisors*



comprehensive and continuous investment management

Women and men are different regarding their investments. Our feelings about risk are different. Due to our typically shorter working lives, and longer life spans, some of us have smaller retirement funds which must last longer. Many of us learned at an early age that we should let the men in our lives handle our finances, and we are adjusting to changing that mind-set. Many women want and need security first.

How does this work?

Step One:

We meet, talk and determine if this is the right fit for your needs.

Step Two:

We learn more about you and your money story. We review your current financial picture and provide a full assessment, including recommendations.

Step Three:

We develop a Customized Investment Plan, taking into consideration your investment style, your comfort level, your future plans, hopes and dreams - all of the things which are unique to the female perspective.

Continuing Communication:

On-going Communication with you, as often as needed to bring you into the comfort zone.

Quarterly Portfolio Reporting

On-going Education - to keep you confident and growing with your investments.

Fun opportunities to connect with other women.

Seminars which explore money and investment strategies.

Monthly Newsletters & occasional e-blasts translating hot topics and current events out of Wall Street-ese, into a language you can grasp.

