

Tonkinson Financial Provides Top Quality Wealth Management for Middle-Class Investors



From left: Tom Saul, Gabriela Russell, Cristy de la Portilla, Ashley Ortiz, Kristina Shamonina, Steven Tonkinson, Rick Tonkinson, and Margarita Tonkinson with mascots Baloo Bear and Yogi Bear.

Don't expect marble floors, soaring staircases and slickly-coiffed salespeople at Tonkinson Financial offices. Visitors become instant members of the Tonkinson family, which also includes two Chocolate Labs, Yogi Bear and Baloo. But most clients meet the Tonkinsons in face-to-face meetings in their own homes, anywhere in the state, at their convenience.

Rick, his wife, Margarita, and son, Steven, who are Investment Adviser Representatives of Commonwealth Financial Network, Member FINRA, are breaking the industry's traditional model by deliberately not chasing after the rich. Clients of modest means get the same level of attention as their well-heeled counterparts: a free, thorough

Tonkinson Financial provides middle-class investors with top quality research, advice, and portfolios that are custom tailored to the clients' investment criteria. For 20 years, Tonkinson Financial, a family-owned wealth management firm, has built portfolios for average working families using the same level of service and sophisticated technologies typically reserved for those with millions to invest.

"Middle-class investors – hard-working families with perhaps as little as \$50,000 in annual income – have been bamboozled into believing that financial freedom is out of their reach. Many large money management firms and personal bankers market solely to those who have investable assets of \$5 million," explains Rick Tonkinson, President of Tonkinson Financial.

As a former Peace Corps volunteer, Rick still has his heart on the side of the little guys who get no service, no advice, and no communication because they are considered too small by other financial advisors, who set up large, arbitrary minimum account-size requirements. Tonkinson Financial requires no minimum account size.

ough initial face-to-face consultation, frank advice from seasoned, credentialed, independent professionals who provide objective advice, and continuous monitoring of their portfolios to ensure they are on track to pursue goals.

"More important, we have a moral obligation to serve our clients' best interest. We have a moral compass," states Rick.

"Our focus is to minimize the losses and not maximize the gains. The investment objective is an optimal performance based on current investment conditions. We are considered boring and dull which means, to our clients, security and stability in their accounts," says Steven Tonkinson, CFP®, co-manager of the accounts for the past 10 years.

Tonkinson Financial currently has \$220 million of client assets, which is comparable in size to a neighborhood bank. It has over 1,100 accounts and the average account size is \$176,000. This is way below the radar screen of the Wall Street money managers. It is truly refreshing to know there is a wealth manager who can take care of middle-class clients as if their account was several times larger elsewhere.



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Our Family Helping Your Family

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