

**As Seen In... Forbes, October 11, 2010**

### AMJ Financial LLC

Investors tend to flock to financial advisors who sow confidence, serenity and trust — advisors like CEO John Mullis and President Angela M. Bender. As AMJ Financial LLC's resident father-daughter team, they naturally exude a familial concern, both for each other and for the clients whose assets they and their fellow advisors work hard to protect and grow.

Mullis and Bender also share a passion for the job itself. Before joining together in 1997, Mullis already had more than 30 years' institutional experience and Bender was a dedicated financial planning professional with a keen interest in investor education. The pair's complementary backgrounds, fierce independence and shared investment philosophy underlie the strategic, time-critical decisions the AMJ Financial team makes.

"Our clients are looking to us to be their financial CFO," Bender says. "They rely on us to be proactive in identifying the risks that need to be addressed and developing an appropriate game plan. Our advisors have what it takes to meet the complex needs of high-net-worth investors: independence, seasoned insight and the industry's most sophisticated tools."

#### Improving Efficiency, Countering Risk

Mullis and Bender describe AMJ Financial's approach as being fairly unusual — one to which many new clients are not accustomed. Bender recalls meeting with a septuagenarian multimillionaire who expressed surprise when asked for his tax returns during the early planning process.

"Actually, I was shocked he had never been asked for them," Bender says. "From our perspective, the efficiencies of the portfolio are not just about investment



Front Center: John Mullis CEO  
Back Left: Brett Bender CFO  
Back Right: Angela Bender President

returns. The more efficiently your money moves, the better your tax situation will be, and the better your overall investment experience."

According to Mullis, risk management is AMJ Financial's number one job. "Clients don't panic in a volatile market because they know we're being

proactive. Our tenet is to defend what we've gained. When the market takes a turn, we pull back and then redeploy to a more defensive position. Every downturn is a potential opportunity for growth."

**"The individual is at the heart of what we do. It is the foundation of our business. Our attention to detail, our investment process, our consistency, the value we place on client communication and education — all reflect our focus on the individual."**

— John Mullis, CEO, AMJ Financial

#### Client Family Feels Valued, Secure

Just as Mullis, Bender and their colleagues regard clients as extended family, many clients view AMJ Financial advisors in the same light. The firm relies on its advisory council — client volunteers who meet quarterly with firm principals — in its continual efforts to improve its service.

"Our most recent advisory council relayed some very positive things," Bender says. "One member told us, 'You contain an extra dose of caring in your DNA.' Another client said, 'We know with great confidence we are not a number to you, but someone who is a part of your financial family.' These words mean so much to us. Our clients know we are here for them, we share their goals and we care about them in a very personal way."



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