Do you have a MOM manager.

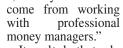
> It used to be that professional money managers were only for the super rich. But these days, investment professionals like Prospera Financial Services' Sara Gibbs are introducing more of us to the hidden world of money managers—and you don't have to be a movie star.

by MimiVanderhaven

or years, mutual funds were a godsend to small and medium-sized investors. But these days many mutual funds are suffering from post-bubble image problems. They don't offer customized portfolio management and their fees are often hidden behind the scenes.

While most of us have had few other options, the very rich have been doing things very differently.

'Most brokers are still caught up in indexes, stocks, mutual funds and annuities," explains Northeast Ohio's Sara Gibbs of Prospera Financial Services. "Of course, we do all those things, too, but my success has







Sara Gibbs

So if you weren't a movie star, professional athlete or an instant internet millionaire, you couldn't even get on the radar screen. But these days, investment pros like Sara (who started with Merrill Lynch 21 years ago and who has "seen it all") do indeed have access to money managers-many of them. And perhaps the only thing your portfolio needs more than smart money managers is someone to keep an eye on the money managers.

"Unlike mutual funds which often provide ambiguous statements that are a full quarter behind, we know what our money managers are up to in real time," Sara insists. "That means we can see exactly what the manager is doing and decide if that performance is consistent with the goals of the client. It's you and me on the same team choosing money managers."

Sara is one of those rare souls who makes you feel like you are the most important person in the room.

Although Sara is based in Northeast Ohio, she has clients all over the country and the world. "Over the years, I've worked at several banks and investment firms in different cities," Sara smiles. "But my clients tend to stay with me."

In fact, Sara was leaving from our interview to Cleveland-Hopkins for a flight to Boston to work with some clients there. In addition to her home in West Akron, she has a beach home just south of Boston and she and her husband are about to build a third home on land they own in The U.S. Virgin Islands. "I don't have kids," Sara says. "I have houses."

Now before you think Sara Gibbs is some cold Wall Street character from a bad 1990s Hollywood movie, she is quite the opposite. She is one of those rare souls who makes you

feel like you are the most important person in the room. And when her mouth smiles, so do her eyes. In fact, you half expect her to offer you a favorite family recipe instead of an investment strategy. And when you become her client, you also become something else.

Her friend.

"I really do get very close to my clients," Sara says. "We're like family. I cannot help anyone develop an investment strategy without knowing what their hopes and dreams are. All the corny investment commercials aside, I really do need to know your heart's desire. That's what I love about this job. Helping people achieve their dreams through solid financial decision making."

But unlike many brokers, if your dreams don't match reality, Sara will tell you so. "Realistic expectations are crucial to success," she assures. "When we match risk tolerance with return, we can get a true idea of how to achieve your goals."

"There are as many different financial goals as there are investors. The secret is to have a plan."

—Sara Gibbs

Sara says her clients' range from young professionals to parents saving for college to empty nesters seeking a vacation home to retirees looking to maximize their income stream. Sara has an affinity for assisting women in transition, be it from divorce or the death of a spouse, achieve financial

independence through investing. "There are as many different financial goals as there are investors," Sara says. "The secret is to have

As a licensed independent investment professional affiliated with Prospera Financial Services, Sara has the freedom and flexibility to select from a wide range of products and services. She doesn't have to pigeon hole her clients into specific products to earn a commission. Sara's compensation is a fee based on the value of the client's portfolio. So the more it grows, the more you both make.

Sara Gibbs is currently accepting a limited number of new clients. If you really want to take your investments to the next level, call Sara at 330-869-8169.



The goal of many of Sara's clients is to enjoy their own vacation home. This is Sara's personal get-away located just south of Boston.

Securities are offered through Prospera Financial Services, Inc, Member NASD SIPC. 5000 LBJ Freeway; Suite 400, Dallas TX 75240.

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