



1785 E. Skyline Drive, Suite 131  
Tucson, AZ 85718

MR. AND MRS. DOE  
123 MAIN STREET  
TUCSON, AZ 85555

## ABOUT Us

J.D. Mellberg Financial specializes in safe financial retirement planning. As an independent financial advisory firm, we are dedicated to personalized service with uncompromising integrity and affordability. Our focus is on comprehensive plans that

provide sound preservation of capital with income growth, are tax advantaged, and produce higher returns with less risk. Our mission is to help our clients achieve a financially secure and enjoyable retirement. J.D.



Skyline Esplanade Office Complex  
1785 E. Skyline Drive, Suite 131  
Tucson, AZ 85718  
Phone 520.731.9000  
Fax 520.731.9012



# The Advisor

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## ROCKET MAN IN SERVICE TO OTHERS

Many financial advisors have the drive to succeed, but lack the wisdom to harness their energy to benefit others. Not Joshua Mellberg, owner of J.D. Mellberg Financial of Tucson, Arizona. Since starting his own firm in 2004, he has rocketed to success, but has stayed grounded in helping clients achieve safe, secure retirements.



We don't use the word "rocket" lightly. As a high school freshman, Mellberg had 27 lawn-care accounts, servicing them with a riding mower he bought with his own money. While a student at Western Michigan University, he ran an online collectibles business that covered his tuition. In his last year, however, he was \$15,000 short, so he ran four construction crews that built lofts for college dorm rooms. He earned the money he needed and ended up graduating with no student loans.

### An Ethical Dilemma

After graduating in 2003 with a degree in business management, Mellberg found himself looking for work in a down economy. Rather than bemoan his fate, he got to work, filling out 140 applications, going on 12 interviews, and getting four offers. He ended up joining a trust company. In his first year as a trust advisor, he logged 1,400 miles a week on his car and worked on 800 trust accounts, before crashing into his first ethical dilemma.

Mellberg realized not everyone who was sold a trust actually needed a trust. "They could have achieved the same results at a lower cost," he says, which lead him to join a captive insurance company selling annuities. "In my first year, I did over \$4 million in investments," he explains matter-of-factly.

As Mellberg gained experience at that company, he again found himself lacking the right solutions for his clients. He needed a broader product portfolio, which he could get only by going into business for himself.

Today, J.D. Mellberg Financial is a leading financial advisory firm serving Arizona retirees. Mellberg and his staff of 12 provide asset preservation solutions, along with income, tax, and estate planning. And yes, Mellberg is still soaring at quantum speed, conducting 1,500 client meetings a year (up from 800 in his first couple years).

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Even though Mellberg quickly proved to himself and others that he could fly with the best, he has never lost sight of the real people behind the numbers. “I want to make a big impact on people’s lives for the right reason,” he admits. How? By focusing like a laser on learning and then establishing a true business that excels at client service.



#### A Passion for Learning

“My biggest passion is for learning,” says Mellberg. “Once I learn something, I can’t wait to share it with my clients and my team.” Mellberg says he flies

out once a month to pick the brains of top advisors around the country. He considers these individuals to be his mentors and takes their advice seriously. He also hired an executive business coach, who helps him with the intricacies of establishing and running a true business.

When it comes to sharing his knowledge, Mellberg is extremely generous. He helps clients understand their retirement options and risk tolerance. Then he provides guidance on which insurance and investment options make the most sense. Unlike some advisors, Mellberg encourages clients to take full responsibility for their decisions, not just rely on their advisor’s expertise. “I act as a coach,” he says, “but the onus is on them to make sure they know how their plan works.” The key here is to make sure clients not only understand the vehicles they purchased, but also the terms of those vehicles.

Educating himself and his clients is just the beginning.

**“My biggest passion is for learning. Once I learn something, I can’t wait to share it with my clients and my team.”**

Mellberg has trained hundreds of advisors nationally. “Education is the key. With it advisors empower clients to make sound choices,” Mellberg says. “Sharing my experience and knowledge with other advisors is more than improving client service. It’s about creating opportunities, gaining trust, and above all, doing the right thing for our clients.”

Last, but not least, on his agenda is his desire to build a true business. His goal: to develop a firm that is heavy on client communication, transparency, and service, even when he’s not around. To achieve that requires hiring a robust team of talented individuals. Mellberg currently employs an operations manager, a marketing team, full-time client service representatives, a full time securities researcher, a broker who executes trades, and several new-business processors. “No way could I do what I do without having great people supporting me.”

An appropriate sentiment for a Rocket Man with his feet on the ground. *J.D.*

## CHOOSING THE RIGHT ADVISOR FOR YOU

A successful advisor doesn’t have to look for clients – they look for him. Since opening J.D. Mellberg Financial, Josh has welcomed more than 650 new clients, helping them create and manage successful financial retirement plans.

A good financial advisor has an open door mentality. With uncompromising integrity and work ethics, Josh welcomes his clients to call or visit his offices should they have questions and concerns to discuss.

A good advisor will ask you all the pertinent questions to identify the best plan for your specific situation. Dedicated to personalized service you can expect Josh to inquire about: your health,

Since opening J.D. Mellberg Financial, Josh has welcomed more than 650 new clients

A solid advisor is registered and committed to continuing education. Josh is a Registered Investment Advisor and licensed Insurance Agent with a true passion for learning. He invests regularly in educating himself, his staff, his clients and fellow advisors on trends and best practices.

An ethical advisor educates you to make sound financial choices. Josh has successfully passed the National Ethics Bureau’s Ethics Check System including annual seven-year background checks for membership-disqualifying criminal, civil, and business violations and has agreed to maintain membership standards.

A dedicated advisor should be calling you annually to help navigate the market ups and downs. Have you heard from your advisor in the past 12 months? *J.D.*

## WHAT TO BRING TO YOUR VISIT

By attending a J.D. Mellberg Financial seminar you’ll learn valuable information regarding today’s market concerns and opportunities. What’s more, when you schedule a **free**, one-hour **consultation** with Josh, you’ll gain insight **specific** to **your financial situation** and new, **secure opportunities** to consider. To make the most of your visit with him, we request that you bring the following items with you:

- A copy of your most recently filed Federal Tax Return
- Any statements pertaining to your personal financial situation (mutual fund statements, life policies, bank information, retirement fund accounts, any other financial statements you’d like Josh to review)
- Your trust (if you have one)
- Questions/concerns you’d like to discuss with Josh
- A completed Confidential Financial Questionnaire (you’ll receive it when you schedule a time with Josh)

We hope you’ll consider visiting with Josh to learn how he can help you make the most of your financial retirement plan. *J.D.*



The National Ethics Bureau™ (NEB) is a leading advocate for business ethics in the financial services industry. NEB promotes ethical business practices through its trade-magazine columns, conference presentations, monthly newsletter, and website content. It also maintains a membership community of background-checked advisors who have agreed to uphold its principles and membership standards. NEB also sponsors related services such as Preferred Risk E&O insurance and state-approved ethics and compliance continuing education courses for licensed insurance agents and securities brokers. For the general public, NEB provides the ability to purchase a background check on any financial professional prior to doing business. NEB is not a financial designation, nor does it endorse any products or services offered by its members or sponsors.