

## **PLANNING IS THE FIRST STEP TO SUCCESS**

Charles Narmi is a financial advisor, financial planning specialist, and a partner with his father at Narmi Investments representing Smith Barney. Narmi is also the Sales Manager for the Smith Barney Branch in Omaha. Narmi explained he is in his 6th year working with personal and institutional Smith Barney investment accounts, and also is responsible for technology, marketing, and client communications for Narmi Investments. According to Narmi the investment business has changed considerably in recent years with more focus on planning. Narmi indicated he spends more time with clients on investment planning than executing investment actions. The investment plan is a life-planning partnership designed to achieve long-term financial objectives, Narmi emphasized. It requires considerable effort by the client to assemble personal facts from which a plan is developed, but the outcome is a unique plan for managing your assets.