

# Have you looked at your financial statements lately? Maybe you wish you hadn't.

## Crest Financial Group

There is an old expression, "May you be cursed to live in interesting times." With massive federal bailouts and the collapse of some of the most prominent names on Wall Street and corporate America, these are certainly interesting times. While no one can say for sure where the markets are headed, most financial experts agree that the best way to handle market uncertainty and to potentially grow your investments over the long term is with a sensible savings and investment plan.

The independent financial advisors at Crest Financial Group can help you create this plan. They will care-

fully analyze your personal financial profile by considering where you are today and where you want to be tomorrow, taking into account your tolerance for risk and any other investment concerns you may have. Then they'll put investment ideas to work for you – making recommendations based on research and experience, designed to help you reach your destination. They have helped hundreds of families in the Lehigh Valley reach their financial goals and they would like to try to do the same for you.

Robert K. Springer, founder of Crest Financial Group, a Certified Financial Planner, with a Ph.D. in

economics, has 30 years of experience in the industry. You may have found yourself turning to Wall Street and corporate America for answers in the past, but he is starting to notice a shift in the public's attitude. According to Dr. Springer, "Clients are seeking more communication with their advisors to find out how to adapt to today's changing economic conditions and their own personal financial situations."

Many people are seeking the answer to one question, where do we go from here? Any questions can be directed to Dr. Springer at Crest Financial Group by calling 610-821-7066.



Dr. Robert Springer, a certified financial planner with more than 30 years' experience in the industry, is the founder of Crest Financial Group.

**STOP**  
getting your advice  
from Wall Street &  
Corporate America.

**START**  
seeking the advice  
of an independent  
advisor.

401(k) Reviews, IRAs, Roth IRAs,  
Tax Preparation, Retirement Planning,  
Estate Planning, College Planning,  
Annuities, Life Insurance,  
Long Term Care

**CREST FINANCIAL GROUP**

1401 N. Cedar Crest Blvd, Ste. 107  
Allentown, PA 18104  
610.821.7066

Robert K. Springer, Ph.D., CFP  
Eric J. Boyle

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