Mark J. Smith, CFP®, CPA/PFS, CIMA®

Principal

When Mark J. Smith first opened his practice in 1983, he expected to focus on tax planning. After all, he was a CPA with an accounting degree from the University of Iowa. But as he continued to build his competency as an adviser through the globally recognized CERTIFIED FINANCIAL PLANNER™ certification program, he realized he wanted more for his clients. "I felt that by offering comprehensive financial planning, I would be able to more proactively change people's lives," he said. More than 30 years later, M. J. Smith and Associates has become one of the nation's leading financial planning and investment advisory firms, and Mark has been recognized repeatedly as one of the top financial advisors in America.

"Since the 1980s, our firm has embraced a foundation oriented around trust, faith in the future, and education," says Mark. During turbulent economic times in the 80s, 90s and most recently, the so-called Great Recession, M. J. Smith and Associates has prided itself on acting as the "voice of reason," helping clients navigate some of life's greatest financial challenges, including divorce, selling a business, or managing an inheritance. Mark's leadership has earned numerous accolades, including recognition by financial media outlets, such as Barrons, Forbes, Worth, and Financial Times. "Clients understand what they're getting when they work with M.J. Smith and Associates," says Mark. "We believe strongly in fee transparency, and work with our clients to reduce their overall asset management costs, as well as their tax burden in this increasingly complex tax environment."

Mark believes education lies at the heart of investor protection. He personally developed a curriculum for the Evelyn Brust Financial Research and Education Foundation to help build financial literacy, and was pleased to see the program adopted nationally. Mark has also taught investment and financial planning courses to other professionals, including CPAs and advisers who work with Raymond James, a diversified financial services holding company that serves as custodian for M.J. Smith and Associates' client assets.

In Colorado, and in his home state of Iowa, Mark has demonstrated his education leadership by developing scholarships to help students from needy families attend Metropolitan State University of Denver, Arapahoe Community College, the University of Iowa and Iowa Central Community College, as well as numerous other colleges through the Colorado Society of CPAs' Education Foundation (COCPA), where Mark is past president.

Mark serves on the board of the Kempe Foundation, a nonprofit advocacy organization for the prevention and treatment of child abuse and neglect. He is also a board member for the Salvation Army Intermountain Division, where he successfully helped the organization increase its planned giving donations to more than $70 million – more than any other Salvation Army division in the U.S. Most recently, Mark was a member of the 2014-15 COCPA Board of Directors. He says his desire to help others stems from his own experience. "Everything I have I owe to my mom," says Mark. "She worked so hard to give us a home and an upbringing. Because of how hard you saw her work, and with the love that you felt, you never wanted to disappoint."

That spirit of appreciation and respect has enabled M.J. Smith and Associates to delight clients, not only by helping them mitigate and manage risk, but also by always placing the interests of it's clients first. The team plays an active role in helping confront and curb the behaviors that could limit investment success, and works with individuals, families and businesses to take a reasoned and rational approach to creating wealth. A fee-based, independent registered investment adviser, M.J. Smith and Associates acts as a fiduciary for clients, offering asset management services, comprehensive financial planning, and income tax planning.

The firm has established itself as a national leader in the years since 1983, when, as a solo practitioner, Mark Smith served as chief adviser, filing clerk, receptionist and coffee maker. "I'm very proud of the team we've built," he says, noting that the firm has six CFP professionals, four team members with Master's degrees, and several employees with four licenses and designations. "We look forward to helping our clients achieve their financial goals for many years to come."

PRACTICE FOCUS

Investment Planning

Retirement & Estate Planning

Income Tax Planning

Education Planning

Business Planning

EDUCATION AND CERTIFICATION

B.B.A., University of Iowa

CERTIFIED FINANCIAL PLANNER™ practitioner

Certified Investment Management Analyst®

Personal Financial Specialist

Certified Public Accountant

AFFILIATIONS

Member, Financial Planning Association®

Member, Investment Management Consultants Association

Member, American Institute of Certified Public Accountants

Member, Colorado Society of Certified Public Accountants