

# Mark Smith, CFP®, CPA/PFS, CIMA®

## Principal



Mark founded M.J. Smith & Associates in 1983 with one overarching goal: the genuine desire to help people. Over the years, that goal helped grow the firm from a one-person shop into a team of professionals dedicated to helping its four generations of clients achieve their financial hopes and dreams.

Growing up in Iowa, Mark watched his hardworking single mother search her apron pocket for quarters and nickels, putting away as much as she could to provide her children with the best education for a better life. Her children took her Midwestern work ethic and values to heart. Mark worked on his uncle's farm from an early age, and he launched his own house painting business when he was 15.

After years of hard work, good grades, and scholarships, Mark graduated from the University of Iowa with an accounting degree, going on to earn his CPA designation and specialized in taxation.

After working for a number of years as a senior tax specialist at Deloitte, the international CPA firm, it didn't take long for Mark to realize that what he really wanted to do was work with individuals proactively and help them chart a course for a successful financial future. He learned about, and earned, the globally recognized CERTIFIED FINANCIAL PLANNER™ designation and knew that with it, he could help change people's lives.

Now, nearly four decades later, M. J. Smith & Associates is one of the nation's leading financial planning and investment advisory firms, and Mark is recognized as one of the top financial advisors in America. He has been named as one of Barron's top advisors every year for the past decade.

Mark's passion is rooted in education – education for clients, himself, and the M.J. Smith & Associates team members. He has grown the practice by sharing his knowledge with his team, clients, and prospective clients. Rather than trying to sell a product, he has freely shared his knowledge so everyone can know and understand the different options available to help them make better financial decisions.

Mark was an industry-leader in creating a fee based structure early in his career that would be in his clients' best interest. His resounding philosophy is to help clients build a high-quality portfolio based on sound investment decisions. Never speculation.

During turbulent economic times, M. J. Smith & Associates serves as the "voice of reason," in addition to helping clients navigate some of life's greatest financial challenges, including divorce, selling a business, or managing an inheritance.

Giving back and paying it forward is important to Mark. In honor of his own upbringing by a single mom, Mark has raised hundreds of thousands of dollars by donating his fees from educational workshops for other financial advisors for scholarships to help students from low-income families attend various college and universities in Colorado, Iowa, and Puerto Rico. Mark is a past president of the Education Foundation of the Colorado Society of CPAs, the vehicle through which many of the scholarships are funded.

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., at the time. Mark was a past member of the 2014-15 Colorado Society of Certified Public Accountants Board of Directors.

In their free time, Mark and Tori love to ski, golf, fish and travel. Due to their passion for hiking mountains, Mark has climbed Mt. Kilimanjaro and they have both hiked to Mt. Everest base camp. They recently trekked the mountains in Rwanda to observe the silver back gorillas.

### PRACTICE FOCUS

Investment Planning  
Retirement & Estate Planning\*  
Income Tax Planning\*  
Education Planning  
Business Planning

### CREDENTIALS

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

\*Raymond James does not offer tax or legal advice. You should discuss any tax or legal matters with the appropriate professional.

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