

## **New ensemble firm say's Discover Your Financial Freedom with Kipp Brant Drummond & Associates**

### **ADDITIONAL INFORMATION BACKGROUNDER**

VENTURA – Financial planning firm Kipp Brant Drummond & Associates, with two locations in Ventura and Lodi, California, is one of first of the growing trend of expert ensemble financial planning and investment advisory firms who assist individuals, retirees and families to attain financial freedom with individually designed wealth management strategies.

The new firm represents one of the largest, independent wealth advisory practices on the West Coast. According to Financial Advisor magazine (December 2005), it is positioned in the top one-percent nationwide by revenues and top two-percent nationwide by assets under management (AUM) out of an industry-wide 19,000 independent advisers and 600,000 brokers. The firm's five practitioners have combined professional experience exceeding 60 years.

### **Cutting edge:**

Stephen J. Kipp has always been a leader in the financial planning industry. Now, Mr. Kipp is one of the first to put together a local ensemble team, Kipp Brant Drummond and Associates. These hand picked senior financial advisors serve as a team, to support better client service and provide a wider range of skills to each client.

For example, firm principal, Darrell Drummond, already a successful legacy planner, joined the KBD & Associates firm to bring the special ensemble approach to his Lodi client base. "We each have various strength's and areas of expertise – so we bring a better mastery of elements such as complex legacy distribution strategies, and estate tax reduction strategies to various facets of planning – it's all about much better client service being available in ensemble firms."

Kipp Brant Drummond and Associates bring complementary skill sets and their overall experience and talents to a client's financial planning and wealth management needs. KBD works to bring a disciplined, research-based approach to client needs. Like an Architect who brings together a General Contractor and works with an entire team of various experts in their field -- KBD & Associates support their clients by bringing together the most requested wealth advisory services: like financial plan development, investment placement and management, personalized investment tracking, tax efficient investing, retirement transition, estate conservation, long term care and a specialty - estate and charitable trusts, all in a tailored wealth management solution.

The firm consists of Stephen J. Kipp, John R. Brant and Darrell J. Drummond. KBD is a predominantly fee-based company. That means its compensation partly reflects a percentage of invested assets. Many clients prefer fee-based management because it ensures everyone is working toward the same goal - the client's financial success.

As a new cutting edge "ensemble firm" KBD has never waned in the process of evolving to become what it is and stands for today: a client-driven company that provides financial freedom by design with a focus on wealth management through the retention of an ensemble cast of talent.

“We strive to educate our clients and take pride in the fact that our clients remain informed and comfortable with their financial advisor,” Kipp says. “Clients need to feel they are in control of their own portfolio and remain an active and informed participant. We are excellent strategic coaches and we assist each person differently according to life circumstances. It is our policy and philosophical duty to educate throughout the portfolio’s lifespan.”

Candidates for financial planning, while broad in scope, generally fall into one of three categories at Kipp Brant Drummond & Associates: retired, near retirement, estate and legacy planning for children of retirees and/or estates, and many, many other individual and business needs. KBD takes a strategic approach on LIFE GOALS and provides a unique experience tailored to the individual.

After prospective clients complete a Discovery Workbook, which profiles financial tendencies and assets, an initial one-hour complimentary consultation is conducted in person. It’s a chance for clients and financial advisors get to know one another and to map a plan, through assessment, prior to consenting to a formal contract.

“Financial planning is so important to today’s individuals,” Kipp says. “It’s a valuable service that we provide to those who may not even realize they need it.”

## **About the constituents**

### **Stephen J. Kipp, MBA, PFP**

As President & CEO of Kipp Brant Drummond & Associates, Stephen Kipp leads a talented team of professionals dedicated to making client goals the center of its universe. With more than 36 years of combined professional experience, he has a wealth of diversified knowledge and insight that has helped generations of clients.

Kipp earned the professional designation of Personal Financial Planner (PFP) through the UCLA Graduate School of Management. He earned his MBA from Cal State Northridge and a Master’s in Public Administration from USC. He has spoken at numerous retirement planning and investment management seminars and workshops to various city, state and federal organizations, as well as many private sector companies on behalf of their employees.

Stephen Kipp is deeply involved in his community and is dedicated to supporting, working and sponsoring many local non-profit organizations. Ventura Rotary, local Museums, the Rubicon Theatre Company, Ventura Music Festival, and Ventura Boy and Girls Club are just a few of these organizations. His deep support of many of the community based organizations brings a singular approach to clients who also want to be a better part of their community.

He is a third generation resident of Ventura County, where he lives with wife Lynn and son Lucas. Mr. Kipp grew up in Ojai, California.

### **John R. Brant, ChFC ®, CASL™**

John R. Brant currently is Regional Vice President and Principal Wealth Advisor in Ventura and is a Chartered Financial Consultant (ChFC) and Chartered Advisor for Senior Living (CASL) with more than 15 years of experience helping clients achieve financial goals. He specializes in

working with people who are planning their retirement and retired clients who want to preserve and grow their assets.

A 1972 U.C. Berkeley graduate with a degree in architecture, Mr. Brant owned his own business in Ventura for 18 years. He is past president and treasurer of the Ventura County Bar Association CPA/Law Society and past president of the Boys and Girls Club of Ventura. He holds NASD Series 24, Series 7, Series 65, and a Life Health and Disability License through the California Department of Insurance (License # 0B00507) His specialty is in retirement and tax planning.

John R. Brant also mirrors the Kipp Brant & Drummond & Associates deep community support model. He is the winner of the Jefferson Award – one of the nation's top honors for community commitment and participation with non-profit organization. He is a 13 year board member of the Ventura Boys and Girls Club, as well as the Rubicon Theatre Advisory Board, and a member of the Rotary Club of Ventura for 12 years.

John Brant is a third generation resident of Ventura County. His wife, Cherie is a published author of local Ventura history.

## **Darrell J. Drummond**

In Lodi, Darrell J. Drummond serves as a Regional Vice President and is a Principal Wealth Advisor. He has been a financial planner since 1989. His primary interest is in working with clients of high net worth who require legacy planning, retirement strategies, and family wealth management. He provides assistance in retirement planning, tax planning, investment strategies, and insurance services.

Darrell has also worked with local non-profit organizations to help them balance their assets and goals to ensure their continued service to the community.

Mr. Drummond holds NASD Series 24, Series 7, Series 65, and Series 63. He also holds a life, health, and disability license through the California Department of Insurance (CA Insurance No. O765221).

Specialties: Retirement Planning; Legacy & Estate Planning; Non-profit Endowment Funds.

He is also a former board member of the Lodi Memorial Hospital Foundation and former president of United Cerebral Palsy of San Joaquin County. Darrell is a strong supporter of the non-profit community in Lodi and in 2005 helped establish the Lodi Community Foundation.

Married to Candice, Darrell is the father of five children and grandfather to six. He's an active community volunteer with the Lodi Chamber of Commerce and a third generation resident of Lodi.

## **About Kipp, Brant, Drummond & Associates**

Kipp Brant Drummond & Associates –is a Registered Investment Advisor. Securities are offered through National Planning Corporation (NPC). Member NASD/SIPC. KBD & NPC are separate and unrelated companies. KBD is a Registered Investment Advisor. The firm obtains information on investment from a wide variety of publicly available sources.

## **Charitable Brand:**

The firm is deeply tied to the local community and is involved in many community cultural, educational and non-profit organizations, including the Ventura Boys & Girls Club, Ventura Rotary Club, Ventura Music Festival, Rubicon Theatre Company, Salvation Army, American Cancer Society and more.

## **Examples of Community Dedication**

The Ventura office of KBD gives 45% of almost each radio commercial to advertise for various non-profit organizations for their upcoming fundraisers and programs. Charitable donations and gift –giving are a deep commitment for firm founder, Stephen J. Kipp, and the firm’s foundation reflects this deep level of community service from each of the principals.

John Brant is a recipient of the JEFFERSON Award for timeless community service. He serves on the board of many non-profit organizations and is usually seen juggling and entertaining folks at various fundraisers.

In Lodi, the local Farmer’s Market is sponsored by Kipp Brant Drummond & Associates and the KBD booth itself is often given to various non-profit organizations for information distribution and fund-raising. Lodi office and firm principal, Mr. Drummond works with local non-profit organizations to help them balance their assets and goals to ensure their continued service to the community.

The offices of Kipp, Brant, Drummond & Associates are at 950 County Square Drive, Suite 211, in Ventura. In Lodi, the office serves as middle Northern California contact corridor at 404 W. Pine Street, Suite 8. In 2007-2008, the company intends to open additional regional offices in San Diego, Scottsdale, Las Vegas, and Portland to broaden its wealth management sphere of influence.

Kipp, Brant, Drummond & Associates, Inc. is a Registered Investment Advisor and as such is required to offer its investment clients a copy of its registration form ADV Part II describing its business practices and educational and business background. To request a copy, call (800) 234-7657.