

## **Financial Planning**

**USB Financial Services** – Kristina N. Bakis. Kim and Fred Wright highly recommend Kristina for financial planning. We cannot speak highly enough of her. She is not only smart but is also personable and gracious. She has been the ONLY forecaster to spell out how our future lies financially. We patiently worked with 2 folks at Merrill Lynch (first one retired and our account was acquired by his son), 2 folks at our credit union (again, the first retired and we were acquired). Finally, Ric Edelman. We heard a lot about Ric's group and gave them 3 years trial. They were awful, making us feel like we needed 7 million dollars to retire. NOT KIDDING, they really said that. The above took 20 years trial and error on our part. Let me spare you all of that and send you directly to Kristina.

Kristina's forecasting is brilliant and on point. She is also very patient with my many questions that I have leaned to ask over the years.

Kristina N. Bakis, CFP Account Vice President K Street Wealth Management Group USB Financial Services, Inc. 1501 K Street N.W., Suite 1200 Washington, D.C., 20005 Tel. 202 585-5404  
Kristina.Bakis@ubs.com