



BUTTONWOOD

Financial Group, LLC

4TH QUARTER REPORT • JANUARY 2005

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THE STATE OF THE INVESTMENT ARENA

The U.S. economy reaccelerated over the second half of 2004, with real GDP growth picking up to about 4%. With the notable exception of international trade, just about all major categories of the economy were strong. Consumer spending was robust, rising 5.1% in the third quarter and probably up 4% in Q4. We will learn more in January, but housing is likely to peak near all-time record highs. Business spending, driven by strong sales and rising profits, has remained solid, with equipment spending up 17.5% in the third quarter.

Inventory investment has not been as strong as expected, likely because businesses have been surprised by the strength in sales. With the total business inventory / sales ratio at a record low, we expect inventory investment will contribute to growth over 2005. Government spending has been chugging along as the budget situation has improved as well.

The one major weak spot has been foreign trade. Despite the extreme weakness of the U.S. dollar exchange rate, export growth has remained lackluster and imports have remained strong.

Consequently, the trade deficit remains at record levels. We believe the continued large

trade deficit, despite the very competitive dollar exchange rate reflects serious economic growth differentials. The U.S. is exhibiting solid growth at 4%, while both Europe and Japan are slumping. Many analysts are worried about the impact this is having on the U.S. economy. We tend to be more worried about the international impact of a super competitive dollar on already weak economies overseas.

Economic policy remains stimulative in the U.S. For fiscal policy, another tax reform package was implemented in October. This package, while scored as “revenue neutral” reduced the corporate tax rate for “manufacturing companies” by two percentage points. We view this package as adding stimulus because, while revenue neutral (due to other tax breaks being removed), it is a small but classic supply side tax adjustment – lower marginal rate, wider tax base. Also, the definition of manufacturing is expansive so the cuts will have broad reach. Additionally, the tax cuts of 2002 and 2003 continue to add to business and consumer purchasing power. Government spending, as noted above, is rising at a steady pace, with a major acceleration in Federal military spending

component leading the way. Nevertheless, budget deficits are down due to rising tax receipts driven by the gains in taxable income. In aggregate, state and local government budgets are back in surplus and the Federal budget deficit is down slightly to \$384 billion (annual rate) in the third quarter – you won’t see that in the headlines.

Monetary policy is in a tightening mode with the Federal Reserve (the Fed) hiking the fed funds rate (the overnight lending rate between banks) from 2 to 2.25% on Dec. 14. The Fed continues to signal that there are more rate hikes coming at “a measured pace”. A fed funds rate of 2.25% is about a zero real (adjusted for inflation) interest rate, which to us signals that monetary policy remains in a stimulative mode. The good news is that this will likely promote continued strong real economic growth over 2005. The bad news is that the Fed may be behind the curve on rate hikes to cap inflation below 4%. If so, the Fed may have to play catch up and move to a faster pace of rate hikes than the bond market currently anticipates (goodbye “measured pace”).

THE STATE OF THE INVESTMENT ARENA (Continued)

The current extreme weakness of the dollar and the lift in commodity and gold prices are pointing (not always accurately) to a potential inflation problem ahead.

Currently, inflation looks okay. A quarter ago we thought inflation was "well contained". Now, due to the considerations noted above, we are not so sure. The overall Consumer Price Index (CPI) inflation rate has accelerated to 3.6% driven partly by the spike in crude oil prices in October to above \$55 a barrel. The "core" CPI inflation rate, which excludes food and energy, is lower at 2.2%, but is on the rise. We do not see an immediate inflation threat - the decline in crude oil prices back to the low \$40s will allow a drop in overall inflation in the months ahead. It is more a question of what happens in 2006 and what the Fed's response will be in the second half of 2005. At this point, we expect another 175 - 200 basis points in rate hikes that would take the fed funds rate to 4% or higher by yearend 2005. That is more than appears built into bond market expectations, so we remain somewhat concerned over bond market prospects, especially over the second half of the year.

The combination of continued real growth of around 4%, a modest lift in core inflation, a weak dollar and lower oil prices should continue to power corporate profits higher over 2005. The conditions driving corporate profits that we outlined last quarter remain very much intact. Those conditions were:

"First, we expect reported earnings will continue to benefit from better pricing power (moderate inflation), continued cost control (high labor productivity and low unit labor costs), and expanding sales (continued GDP growth). Second, reported earnings are strong despite significant factors holding them back - conservative accounting and the temporary restraining impact of accelerated tax depreciation. These factors, especially the tax effect, will wear off and should begin to contribute to earnings growth in 2005. Finally, in general companies have improved their balance sheets dramatically. For the first time since these statistics have been collected (50 years), total U.S. company liabilities are lower than company financial assets. This represents a major reduction in leverage that we think reduces financial risk and should benefit earnings going forward."

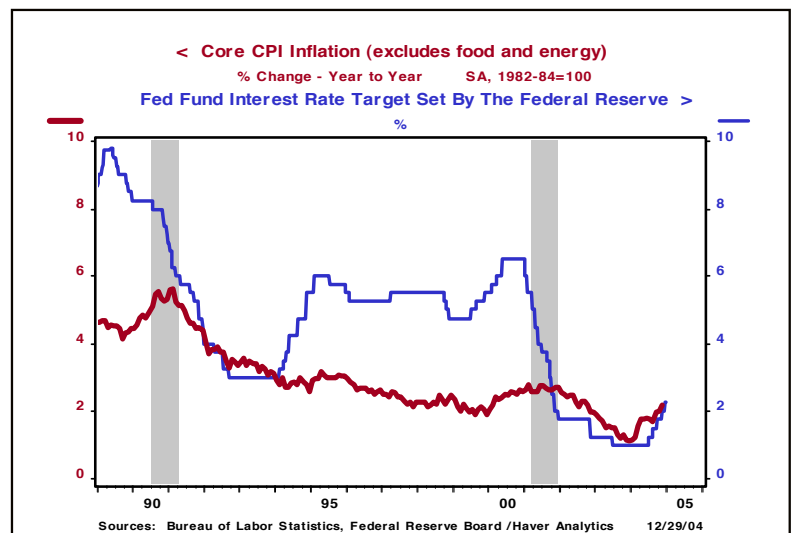
This quarter, we can add the short run benefit of the weak dollar, which should help drive earnings for exporting and import competing companies over 2005. And lower oil

prices, if they stick, should also provide a modest benefit. Of course, there is no free lunch and these benefits come with some costs. Employment and wage growth remains modest as companies continue to work hard to maintain cost control. Low leverage on balance sheets means less risk taking and perhaps slows investment somewhat. And the weak dollar contributes to a U.S. inflation threat in 2006 and hurts overseas economic growth and profits prospects of our trading partners.

For the last couple of years we have not been all that excited about international investments and as such have incorporated some eclectic holdings in that sector. The reason remains true - overseas economies continue to weaken. Real GDP growth in both Europe and Japan has slumped to near zero. Neither area has enough growth to prevent further increases in unemployment. The Japanese unemployment rate is headed back towards U.S. levels and Europe is headed back above 10%, with Germany above 11%.

YOU ARE
SECOND TO
NONE...
THANKS FOR
ALL YOUR HELP.

- M. St. Aubyn



THE STATE OF THE INVESTMENT ARENA *(Continued)*

fall further. If so, that would hurt unhedged foreign investments. On the economic front, as discussed above, Europe and Japan are slumping again. On balance, we view economic prospects better in the U.S. than in either Japan or Europe. Finally, we continue to worry about the financial position of Japan. Rampant deflation continues and balance sheets are weak.

For those clients who are a bit more aggressive and have exposure to Emerging Markets, we are continuing to hold our slight overweights (+1%). This asset class was slammed hard in the second quarter and has recovered strongly over the second half of the year. Many emerging market currencies are strongly or weakly pegged to the dollar, which reduces currency risk going forward. We expect U.S. growth to continue to pull emerging economies forward, but are watching for negative impacts from the slump in Europe and Japan.

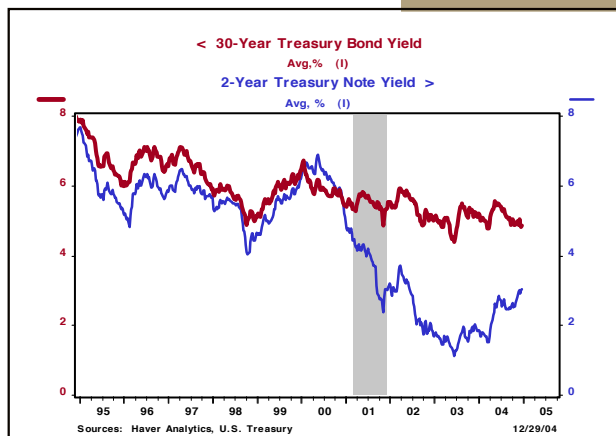
For fixed income, we remain underweight in the High Quality Intermediate / Long-term Bond and overweight in High Quality Short / Intermediate Bond where we think the risk profile

is better. As shown in the chart below, this stance won't reduce interest income as much as in prior quarters due to the rise in short-term rates. And because we believe that, with the Fed now in a tightening cycle, the potential for capital loss in longer-term high quality bonds is higher than the loss in interest income, we are comfortable with a short duration stance at this time. In order to maintain interest income in the Tactical asset allocation recommendations we remain underweight high quality fixed income and remain overweight High Yield. However, as mentioned earlier and shown in the chart below, spreads have tightened to multi-year lows. Therefore, we are starting to reduce our overweight in High Yield in recognition of the rise in risk as spreads tighten. We continue to view a fixed income asset allocation tilted towards shorter duration High Quality balanced with High Yield as providing the best risk / return profile. Given the huge rally in High Yield, we are watching this asset class closely and will continue to remove the overweight as conditions warrant.

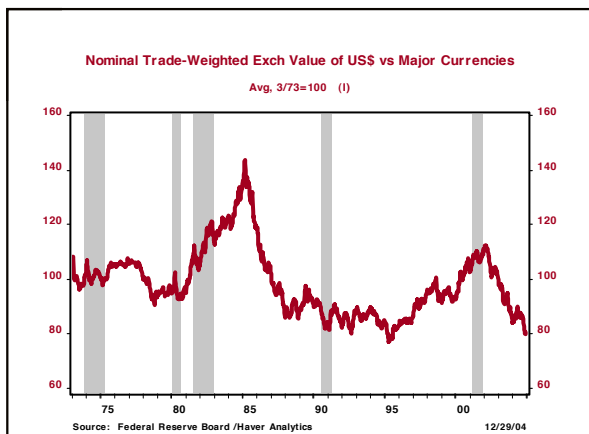
Given slow growth and low inflation prospects overseas, we are allocating part of our cut in High

Yield to Foreign Bonds. However, it is critical to recognize that we are solely recommending investments in currency hedged Foreign Bond funds! At this low dollar exchange rate, we view the risk of owning unhedged Foreign Bonds as unacceptably high. In conclusion, we believe the

PLEASE NOTE: In addition to the normal risks of equity investing, the use of hedging and short selling involves specific risks, including loss of principal, higher transaction costs for the fund and increased capital gains taxes. Futures contracts and opinions may not have a liquid secondary market and trading may be restricted by exchange and government regulations.



tactical asset allocation recommendations for the first quarter are well positioned to take advantage of an advance in equity markets while positioned to manage valuation risk. For fixed income we think we are positioned to avoid much of the damage that Federal Reserve rate hikes might deliver, while maintaining enough longer-term exposure to provide some protection against the unanticipated negative developments.

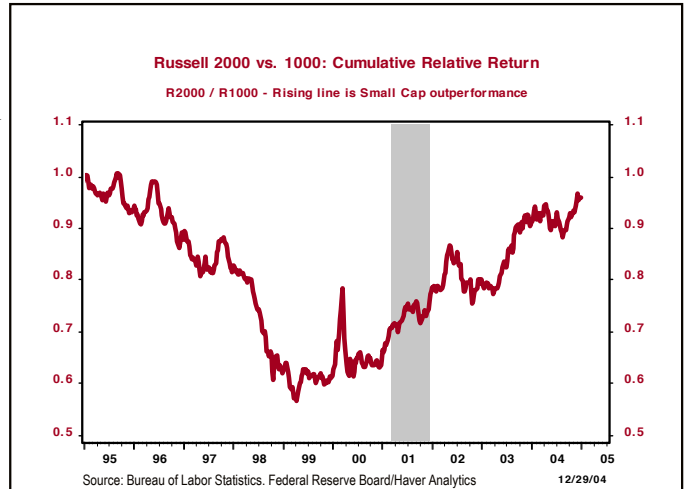


Past performance is no guarantee of future results. Indices are unmanaged and cannot be invested into directly. The Russell 1000 Index consists of the 1,000 largest securities in the Russell 3000 Index, which represents approximately 90% of the total market capitalization of the Russell 3000 Index. The Russell 2000 Small Stock Index is an unmanaged index generally representative of the 2000 smallest companies in the Russell 3000 Index, which represents approximately 10% of the total market capitalization of the Russell 3000 Index. Russell 2000 Index measures the performance of the Russell 2000 companies with lower price-to-book ratios (small caps). The Russell 1000 and Russell 2000 Growth and Value Indices are companies in each index that are split into two groups based on price-to-book ratio to create growth and value indices. The Russell 1000 and 2000 Value indices contain companies with lower price-to-book ratios, while the Russell 1000 and 2000 Growth indices contain those with higher ratios. Please talk to your financial advisor with any questions or concerns.

THE STATE OF THE INVESTMENT ARENA (Continued)

However, we remain overweight Growth relative to Value in aggregate and this shift is more from international to domestic. Turning to the asset allocation between Large and Small Caps, we are maintaining somewhat lower Small Cap exposure and remain underweight the Strategic weight and but still slightly overweight relative to the benchmark Russell 3000. Again, our reasoning is based on consideration of both risk and the economy.

On the risk front, a long (early 1999 to the end of 2003), ragged run of Small Cap outperformance appeared to be ending in the fall, but resumed in the fourth quarter. We are watching this closely and our overweight in Large Caps re-

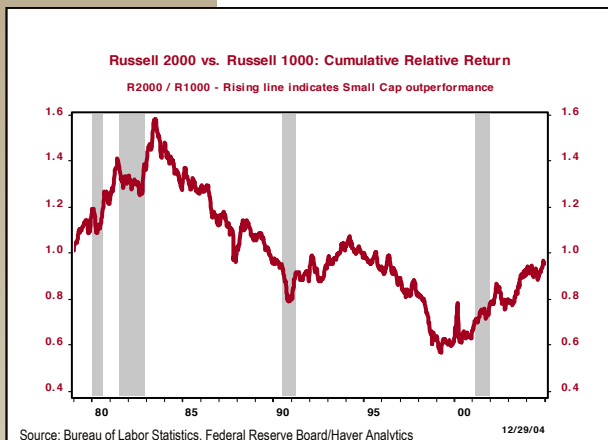


forming by about 140% between early 2000 and mid 2002. However, beginning in the fourth quarter, Small Cap Growth started to outperform and has helped add to the contribution from asset allocation. In addition, we believe we are controlling Small Cap risk with the recommended overweight in Small Cap Growth.

As for the economics, as shown in the chart below, Small Caps outperformed Large Caps in the early recovery phase - the first two years after the (shaded) 1990 recession and then Large Caps started to outperform in 1994. We think there is a good chance that this pattern will follow (very roughly) a similar path in this

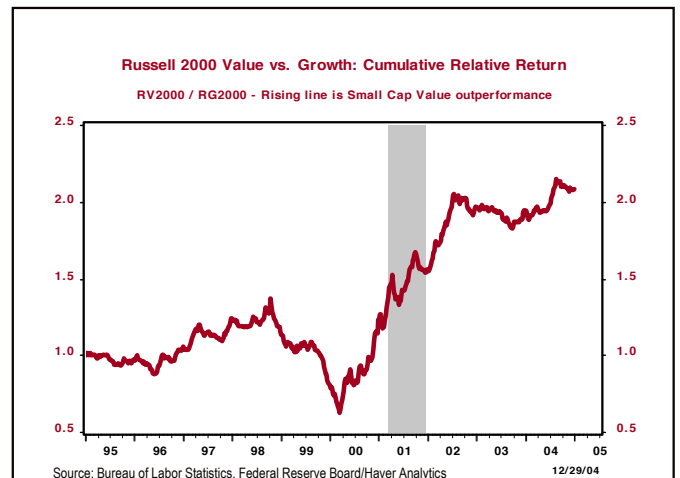
recovery. Although it is good to remember that past performance is not an indicator of future results. Large Caps tend to do better as the expansion of company earnings becomes established and investors are willing to discount future earnings (which also helps Growth).

We are increasingly underweight Large Cap Foreign. We do not like the currency, economic and financial risks. First, on the currency side we have experienced a substantial decline in the dollar exchange rate over 2002, 2003 and 2004 to near record low levels versus our major trading partners. At these levels we believe the dollar is currently undervalued and more likely to rise than to



flects an “edging towards the door”. As stated earlier, we are not yet underweight relative to the Russell 3000, which has a 10% weight in Small Caps.

We do take a measure of comfort that our tactical asset allocation has a significant overweight in Small Cap Growth relative to Small Cap Value. As shown in the chart below, Small Cap Value had a huge performance run relative to Small Cap Growth, outper-



PSYCHOLOGY OF INVESTING

Studies show that 15% of the time when we feel that we are absolutely, positively right about something, we're actually wrong. That's overconfidence, one of many behavioral flaws that can be financially dangerous for investors. The emerging field of behavioral finance studies our irrational investment decisions. Ultimately it may give us insight into "irrational" market swings.

One example of financial decision-making swayed by emotion is the "disposition effect": *When investors sell stocks from their portfolio, they tend to sell winners and hang on to losers.*

"It's very natural why people do that," says Daniel Kahneman, who received the Nobel Laureate in Economics for his pioneering work in behavioral finance. "If you sell a stock that is currently worth more than you paid for it, then you pat yourself on the shoulder for a successful investment. When you cut your losses on the stock, in contrast, you have to accept punishment right now for having made a choice that didn't turn out well. It is not surprising that people prefer rewarding themselves than punishing themselves."

According to Kahneman, one of investors' biggest mistakes is "narrow framing," or looking at investment problems in isolation from the whole portfolio. "People should be educated to ask for advice about the big picture and always consider a particular decision in the context of their overall situation and objectives," says Kahneman.

John Nofsinger, author of "Investment Madness: How Psychology Affects Your Investing and What to Do About It" and "Investment Blunders of the Rich and Famous," says investors' missteps fall into three categories.

1. Overconfidence. Nofsinger agrees with Kahneman that many people exaggerate their ability to pick winners and their control over the market. They hang onto losing stocks or funds because they can't admit mistakes. "The overconfidence bias causes you to trade too much and take too much risk," says Nofsinger. "As a consequence, you pay too much in commissions and taxes, and you're susceptible to big losses."

Terrance Odean, associate professor at the University of California, found that men are particularly prone to overconfidence, which

hurts their returns. Men trade 45% more often than women but earn returns that are 1.4% less. Among single people, men trade 67% more often but earn returns that are 2.3% less than women.

2. Emotion. Fear and greed, rather than rational facts, rule many investment decisions. Worse, says Nofsinger, is an "attachment bias" that can make investors emotional about their holdings. "You are emotionally attached to your family and friends, and so you focus on their good traits and deeds and discount their bad ones," he explains. "When you become emotionally attached to a stock, you may fail to recognize bad news about a company."

3. Oversimplification. Many investors tend to see patterns in random events, such as stock price movements, and make investment decisions based on these false patterns. Also harmful, says Nofsinger, are the shortcuts people make to reduce complexity. "For example, we assume things sharing similar qualities are quite alike," he says. "You may put too much faith in familiar stocks."

To avoid these tendencies, you need to recognize them and understand the impact they can have on your decisions. Nofsinger proposes several strategies.

Know why you're investing. Many people have only vague notions of their investment goals, such as "I want a lot of money so I can travel abroad when I retire," or "I don't want to be poor when I retire." Says Nofsinger: "These do little to give you direction. Nor do they help you avoid psychological biases that inhibit good decision-making. So be specific." Examine your progress toward your specific goals during annual portfolio reviews.

Establish quantitative investment criteria. These can help you avoid basing decisions on emotion, rumor or other psychological biases. Instead, your investments should measure up in terms of price-to-earnings ratios, sales growth and other quantifiable benchmarks.

Control your investing environment. "Limit activities that magnify your biases," suggests Nofsinger. That may mean avoiding Internet chat rooms and message boards, checking your investments just once a quarter rather than minute to minute, and keep your financial advisor informed on your objectives and life changes to assure that your goals keep on track!



I AM VERY
APPRECIATIVE OF
YOUR SERVICE
AND ENJOY THE
ASSOCIATION.
YOU ARE
“THE BEST”
– P. Roush



ENERGY CRISIS IN AMERICA?

Is there an energy crisis? Are we on the brink of another shortage like we experienced in the 1970s? Remember waiting in line for gas back then, with a limit on the amount of gas you could put in your car? Are we headed in the same direction in the future? Will we find ourselves out of natural resources one day? Is there really an energy crisis?

Let's start with the basics. Is the threat of an energy crisis real? Probably not in your lifetime or even in your children's lifetime. The media hyped the potential for an energy crisis more and more as the Iraq invasion escalated. News outlets continually highlight our dependence on oil from the Middle East and our need for “more, more, more.” But a crisis is dependent on demand outstripping supply on a long-term basis.

So let's consider the energy supply. With the countries in the Persian Gulf producing more than a million barrels of oil per day, that hardly sounds like a supply problem. The biggest problem seems to be an infrastructure problem — trying to get oil to the right people at the right time. The same problem holds true for our growing need for electricity. With consumption at record levels, and regulations that have stymied construction of new plants as well as new distribution techniques, many communities may face record price levels — or worse — blackouts.

So, if we are not in an “oil crisis,” then why has there been a drastic price in oil over the last three years, from \$10 a barrel in 2001 to more than \$50 a barrel in 2004? The biggest reason for the increase in price can be traced back to an oil glut in the 1990s, which meant big oil producers invested less capital in exploration due to a lower return on their investment.

Another reason has been the increasing energy tax burden. For example, since 1970, the tax on oil has increased 360%. At the same time, we've lessened our dependence on Middle Eastern oil — from 1970 to 2004, our reliance on OPEC as a supplier has dropped from 70% of oil imports to 46% today.

The shift to domestic production will help the supply issue. The White House wants to see domestic drilling increase in order to continue to lessen our dependence on foreign oil — even if it means undertaking controversial exploration in the Arctic National Wildlife Refuge.

The other factor in the equation is demand. If we can keep a handle on our supply, and reduce demand, we can avert a crisis. Maybe it's time to ask yourself, “Am I doing all I can to conserve energy?” It seems clear that we cannot conserve our way to energy independence. The growth of our energy usage can be moderated, but it cannot be reversed. An energy crisis is not imminent, but it cannot be avoided unless changes are made sooner rather than later.

RETIREMENT ASSUMPTIONS GONE AWRY

Employee Benefits Research Institute published the results of their [*2004 Retirement Confidence Survey*](#), which indicated that workers are simply not saving enough for retirement.

- ◆ **They think they can work long past the normal retirement age.** More than half of workers (54%) expect to work to age 65 or older, and 68% plan to work during their retirement. However, the average person retired at age 62.
- ◆ **Low expectations of how much they will need to live comfortably in retirement.** 28% believe they will need 50-70%; and 11% expect to need 85-95% of their pre-retirement income. In contrast, 39% say their current income is about the same as their pre-retirement income; 13% say it is higher.
- ◆ **Most do not expect their standard of living to change in retirement.** Approximately 64% believe that they will be at least as comfortable in the years immediately following retirement as they were before.
- ◆ **Most do not know when they will be eligible for Social Security retirement benefits without a reduction for early retirement.** 81% of workers continue to be unaware of the phased-in increase in the normal retirement age from 65 to 67.
- ◆ **They are able, but they are not all willing.** The reasons most cited for not being able to cut back spending are similar: they cannot afford to cut back; they have other priorities; or they feel they are already saving enough.

When these nefarious perceptions are logically analyzed, it allows you to take a realistic look at long-term objectives. We do our best to communicate the reality of retirement to equip you with all the information you need to make critical decisions toward retirement.

THE STATE OF THE INVESTMENT ARENA *(Continued)*

Meanwhile, with super strong yen and euro exchange rates, deflation is likely to intensify in Japan and inflation to drop in Europe. In our view, none of this is good for their companies' earnings, but does imply much less risk of rising interest rates. We have yet to see any monetary or fiscal policy actions to ward off these risks and our concern over the international economic situation is on the rise. We do believe that the dollar exchange rate, near a record low versus the trade-weighted basket of major currencies, is near bottom and should reverse higher over 2005. If so, that would help alleviate the strain on Europe and Japan.

Recommended Asset Allocation For The First Quarter of 2005

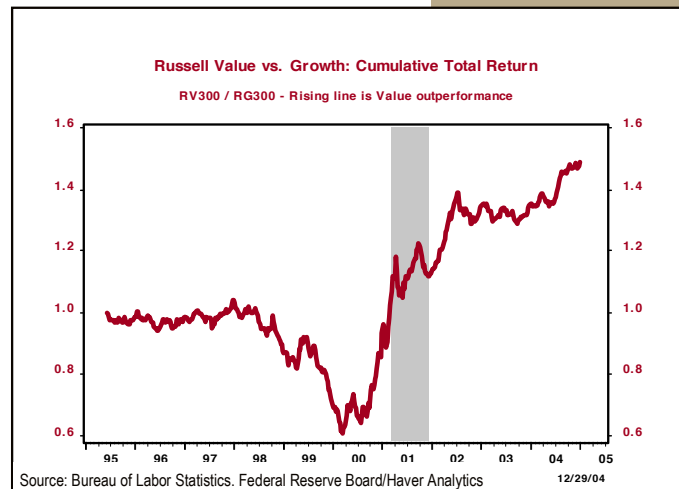
We are making limited changes to our tactical asset allocation recommendations for the first quarter. While we believe portfolios are fairly well positioned for current economic and market circumstances, we do think one core change is in order. We are reducing our major overweight on U.S. High Yield fixed income due to major spread contraction. We are now at multi-year lows on the interest rate spread between High Yield and High Quality debt, so we think it is time to start removing this overweight (which was likely our best performing tactical asset allocation decision over the last two years). We expect to gradually reduce the High Yield overweight as conditions

warrant.

Our recommended tactical asset allocation for equities maintains an overweight in Growth relative to Value and Large Caps relative to Small Caps. The overweight in Growth is a real bet, both versus the Strategic asset allocation and versus the benchmark Russell 3000 equity index. This overweight was gradually put in place last year in response to what we believe is rising risk in Value to high valuations and the continued boom in earnings. Concerning the overweight in Large Caps versus the Strategic asset allocation, please bear in mind that our Strategic weights are equally split between Growth and Value, mirroring the benchmark equity index, while our Strategic Small Cap allocation significantly (14% versus 10%) exceeds the benchmark. Therefore, the continued shift to a Large Cap overweight relative is only relative to the Strategic weights, not the broad equity market benchmark.

As shown in the chart below, the huge outperformance of Value relative to Growth from the first quarter of 2000 to the middle of 2002 was followed by a pitched battle of performance up to last fall. In the third and fourth quarters, we have suffered somewhat as a renewed burst of Value outperformance occurred due to high oil prices and a concern that economic growth would slump. However, we continue to believe the odds continue to move towards Growth outperformance. Maybe even more important are the risk factors.

We believe that the period of outperformance of Value has shifted valuations enough to lead us to think that there is substantially less valuation risk in Growth than in Value. Many Growth stocks trade at similar P/Es as Value stocks. Put another way, looking at the chart below, while we do not know which asset class will outperform over the near-term, we think that longer-term the odds favor Growth outperformance - which would drive the line in the chart down again. In summary, we believe that a Growth overweight reduces



near-term risk as well as increasing longer-term potential returns.

We are already seeing Small Cap Growth outperform Small Cap Value (where our overweight on Growth is adding to returns), but in Large Caps, this is not yet the case. As we will discuss below, we are continuing to reduce our Large Cap Foreign exposure, which has a Value tilt, and consequently, needing a home for that exposure, we are adding to our Large Cap Value (U.S.) weights.

Past Performance is not an indicator of future results.



BUTTONWOOD - *Active in the Community!*

The Buttonwood Foundation Board of Directors selected the following reputable organizations to receive contributions in 2005. We are proud to be affiliated with these organizations.

Arts...

Kansas City Jazz Ambassadors remains dedicated to the development and promotion of this vibrant, historic and uniquely American Art form. www.JazzKC.org

Jazz Friends features UMKC Conservatory Jazz Studies Program Director Bobby Watson and their Jazz Ensemble. They hold an annual Jazz 'n' Barbeque to promote jazz in KC.

Town Art Show, which is organized and ran by volunteers, assembles American artists over Father's Day weekend to combat Parkinson's Disease. www.TownArt.org

Unicorn Theatre exists to enhance the cultural life of Kansas City by producing professional contemporary, thought-provoking theater. www.UnicornTheatre.org

Education...

University of Missouri Kansas City connects education with a dynamic city and its people by providing nationally recognized programs and sharing its facilities with the community.

www.UMKC.edu

University of Northern Colorado offers a broad range of undergraduate and graduate programs in the arts, sciences, humanities, business, human sciences and education. www.UNCO.edu

International...

Christian Foundation for Children and Aging serves the poor at mission sites around the world through sponsorship of children and aging. www.cfcausa.org

Heart to Heart International inspires, empowers and mobilizes individuals to serve the needs of the poor in their communities and around the world. www.HeartToHeart.org

International Relations Council is the leading provider of world-affairs education in the Kansas City region whose programs touch 30,000 people in the community. www.IRCKC.org

Kansas City International Consortium organized local internationally focused groups in Kansas City to join forces in world issues such as Tsunami Relief. www.KCHelps.org

Outreach International helps people in poor communities overcome poverty through their own action through responsible and sustainable development. www.Outreach-International.org

People to People International enhances international understanding and friendship through educational, cultural and humanitarian activities through international exchange. www.ptpi.org

Sister City Association - Kansas City is an international citizen's diplomatic organization that supports innovative programs in commerce, tourism, education and cultural awareness.

www.KCSisterCities.org

Medicine...

Heartland Therapeutic Riding provides equine assisted therapeutic activities for people with disabilities. Wendy and Jon McGraw volunteer their time and expertise. www.hetra.org

National Parkinson Foundation strives to provide patients and caregivers with resources to fight Parkinson Disease. They also support research to further that goal. www.parkinson.org

Susan G. Komen - Breast Cancer Foundation is a global leader in the fight against breast cancer through its support of innovative research and community-based outreach. www.komen.org

Prostate Cancer Research educates patients and families about prostate cancer including new advances in diagnosis, staging, treatments and available resources. www.prostate-cancer.org

Local Groups...

Kansas City Rescue Mission offers freedom and hope to the poor and homeless, empowering them to reach their full potential. www.kcrm.org

4TH QUARTER REPORT
JANUARY 2005

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Buttonwood Financial Group, LLC strives to be the best in the minds of our clients at guiding them towards financial security. We will guide our clients in making the right decisions for their financial future through education, communication, and service which exceeds their expectations.