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D3 Financial Counselors, LLC

Downers Grove

On the state of the economy: *"We believe the Federal Reserve Bank and the federal government have already taken appropriate actions to stimulate growth in the U.S. economy. The Fed has lowered short-term interest rates by three full percentage points and has injected significant amounts of liquidity into the financial system to keep it functioning normally. The federal government's stimulus plan will add over \$150 billion in spendable cash to the pockets of U.S. consumers. Barring another shoe dropping, like 9-11, we think the U.S. economy will begin showing signs of positive growth later this year."* —Donald D. Duncan, Managing Director



Financial Counselors

Ethics, Education & Experience

Founded by Duncan in 1997, after a 17-year career at Northern Trust Company, his idea was to bring investment expertise from "LaSalle Street to Main Street." The firm has since become an SEC registered investment advisor and has grown from sales of \$100,000 in 2004 to \$400,000 last year.

Also in 2007 new partner Peter Marchese joined Duncan and three part-time employees to serve a growing list of clients. The firm provides customized financial planning,

estate planning, college funding and investment counseling services to individuals. The company's strategy seems to fit well in light of the current economic worries: "We strive to design financial plans that can weather any financial storm," Duncan says. "Often we tell our clients how much risk they do not have to take."

Asked about a business philosophy, Duncan said simply that it is a combination of "ethics, education and experience," three words that also happen to appear as the company's byline.

The two partners stress continuing education, as they believe the area of personal finance is in a period of great change, with more responsibility than ever on individuals to plan and manage their financial futures. Duncan and Marchese make every effort to continue their educational growth and they encourage others to do the same.

The small business has earned quite a remarkable reputation in just a few short years. D3's advice to young physicians who are strapped with large debts was featured in Money magazine last year, and the New York Times selected Duncan for a 2007 interview on retirement planning. D3 also presented a seminar on advanced financial planning at last year's convention of the American College of Surgeons in New Orleans.

When not working with clients, the partners take time for a variety of community services. For example, Duncan works with a Wisconsin organization that helps facilitate home ownership for Native Americans, while Marchese has volunteered his services at the Lakeview Homeless Shelter for men for over 10 years. D3 is active in the Downers Grove Chamber of Commerce and hires student interns from suburban school district 99.