

# **An interview with Chris Gardner, CFA, *The Best of Jacksonville* magazine**

## ***More than an Investment Firm***

Choosing an investment firm is one of the most important financial decisions you can make. Here are four steps to help you find the best investment firm for your financial needs:

- Identify your goals.
- Based on those goals, determine the type of relationship you want with the firm.
- Research the reputation and background of local firms and their advisors.
- Begin the interview process to find the advisor and firm that is the right fit for you.

When you do make a choice, be certain that the advisor you select is part of a strong team with the capabilities to do the research necessary to help you achieve your financial goals. To help you with your process *The Best of Jacksonville* magazine interviewed **Chris Gardner, CFA**, with **Capital Analysts of Jacksonville, Florida, Inc.** This is the third part of a four part series spotlighting Capital Analysts of Jacksonville.

### **TOBJ: How long have you been working in the financial services space?**

Chris Gardner: I began my career in 2008 with Fidelity Investments, where I helped clients to understand and manage their investment portfolios. While with Fidelity, I held several different positions, covering everything from helping clients understand options for their 401(k) plans to assisting bond investors with managing their bond portfolios. In 2013, I joined Capital Analysts of Jacksonville as Chief Investment Officer.

### **TOBJ: What makes Chris Gardner different?**

Chris Gardner: One thing that makes me a little different is that I decided to pursue the CFA designation instead of the CFP<sup>®</sup> designation, which is more common in the wealth management industry. The Chartered Financial Analyst (CFA) designation is a professional credential offered by the CFA Institute which involves a rigorous course of study and passing a series of examinations focusing on investment analysis and portfolio management. In simple terms, my focus is in the fields of investment management and analysis of stock and bond markets.

### **TOBJ: Your position at Capital Analysts, tell me about it?**

Chris Gardner: I am the Chief Investment Officer for Capital Analysts of Jacksonville. In this role I am responsible for monitoring client investments and providing ongoing analysis and recommendations for our team of financial advisors, which includes conducting timely research to understand developments in today's financial and economic environment.

### **TOBJ: Is this position unique to your firm or does every financial organization have someone like you in a similar role?**

Chris Gardner: My position is fairly unique. In many financial planning firms, advisors meet with their clients, learn their needs, build a tailored plan and then monitor and manage their

investments. On top of all that, they must also continue to develop relationships with new clients in order to grow their business. That's a lot for an advisor to handle.

My role is to support the financial advisors and lend my expertise with building and managing individualized financial solutions for our clients. It's a cooperative approach to managing the firm's clients and that's what makes my position unique. Our advisors can focus on meeting the client's needs while I support them by providing in-depth analysis and monitoring of their clients' investments. It also enables us to manage our client relationships and investments in a consistent manner. Client meetings become a team effort; I provide an additional resource to help clients meet their investment goals.

**TBOJ: So how does someone take advantage of your team approach?**

Chris Gardner: The best way would be to contact our President, Bruce Ogier, by calling (904) 730-7433 or by e-mailing [bogier@capanjax.com](mailto:bogier@capanjax.com).

**TBOJ: How long have you lived in Jacksonville and what do you like best about Jacksonville?**

Chris Gardner: I've lived in the Jacksonville area for roughly five years. It's a great place to live. Jacksonville is convenient to so many things. There are the theme parks in Orlando, historic Savannah and St. Augustine as well as the beach, all easily within driving distance. There are so many different things to do.

**Bio:** Christopher Gardner, CFA serves as Chief Investment Officer for Capital Analysts of Jacksonville, Florida, Inc. In this role, Chris embraces the firm's goal of providing unique, holistic financial solutions by designing and maintaining personalized investment portfolios for their clients. He is also responsible for monitoring client investments and providing ongoing analysis and recommendations for its financial advisors, which includes conducting timely research to understand developments in today's financial and economic environment.

Chris is a native of Springboro, Ohio and has a Bachelor's degree in Mass Communication from Miami University in Oxford, Ohio. He earned the Chartered Financial Analyst designation from the CFA Institute in 2012. He is a Registered Representative and an Investment Adviser Representative of Lincoln Investment Planning, Inc.