



Managing Partner

Practice Focus

- Professional Money Management
- Independent Investment Advice
- Retirement, Business & Estate Planning Strategies
- Consultative Financial Planning

Education/Certification

- Bachelors of Science (summa cum laude), Virginia Tech
- FINRA Series 6, 7, 63, 65, 24
- Life, Health and Disability Insurance

Affiliations and Awards

- Qualifying Life Member, Million Dollar Round Table
- Member, National Association of Insurance and Financial Advisors (NAIFA)
- Member, New Jersey Business & Industry Association
- Member, Financial Services Institute
- LEAP System Inc., Licensee
- Laurel Wreath Award, Phoenix Home Life
- Profiled in Research magazine, April 2007
- Registered Principal for Financial Principles, LLC

Media Resource

- Research Magazine

Michael A. Flower

Mike Flower brings twelve years of experience in the financial services industry to Financial Principles, LLC. As managing partner, his mission is to help individuals set, achieve and maintain their most important lifetime goals. He encourages his clients to think about the dreams they harbor, then formulates and implements specific plans to realize them.

An extensive background in financial planning has allowed Mike the opportunity to work with executives, closely held businesses, business owners and retirees. Each person faces unique challenges and Mike believes that all deserve a caring, competent advisor who delivers service with unbending standards of integrity.

Mike focuses his efforts on providing his clients with comprehensive financial plans. He provides independent, professional advice through in-depth analysis, meticulous plan design, and effective plan monitoring. This strategy provides a financial blueprint, allowing clients to see their complete financial situation in an organized and more complete manner.

Mike is recognized as a Qualifying Life Member of the prestigious Million Dollar Round Table, "The Premier Association of Financial Professionals®", to date Mike has achieved this qualification each year since 1998 with three Court of the Table qualifications.

Having graduated summa cum laude from Virginia Tech with a Bachelors of Science degree in Building and Construction, Mike gained valuable experience as a project manager for VRH Construction before entering the financial industry. He began his career as a financial planner for Phoenix Home Life and Guardian/Park Avenue Securities before forming Financial Principles in 1998.

Having played college football, Mike still remains active playing softball and basketball. In addition, Mike enjoys reading, the theatre, and sharing in the activities and experiences with his wife and their two sons (with another one on the way in September). Mike is a committed family man and trustee within his faith community.

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