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Always there for you, helping secure your financial future!

Our Clients Receive the Following!

Their Financial Road Map® –

We provide you with a complete Financial Road Map that we update annually. We benchmark your progress toward the attainment of your goals for reasons that are important to you.

A Comprehensive, Written Financial Plan –

The Financial Plan includes a comprehensive written strategic plan and a detailed written action plan. We typically update your plan once a year or when you change your goals. With the plan:

- We determine the proper amount of cash reserves you should have.
- We make sure you are on track for the attainment of your goals.
- We make sure you have the proper wills, trusts, charitable giving documents and a comprehensive estate plan.
- And we determine the types and amount of insurance you should carry.

Investments, Investment Management & “Tactical Asset Allocation” –

Our “asset allocation plans” are based on mathematical models that won three Nobel Prizes for finding the best way to achieve the highest investment returns possible given your personal “risk tolerance.”

- We allocate assets to different investment classes using computer models. By doing this we optimize your investment return given your specific “risk tolerance.”
- We select specific **Investments** and **Investment Advisors** from many sources so you work with the best advisors and only invest in the best investments that we can find in the world, to maximize your chances that you will attain all of your goals.
- Our process is liberating!** You will never again have to spend hours managing brokers, insurance agents, CPAs, estate planning attorneys or investment managers. We free you from reading the Wall Street Journal, watching CNBC, or reading business magazines to stay up on what is happening in the market place.

Three Progress Meetings Each Year * –

We have three personal progress meetings with our clients each year. These meetings are designed to ensure you will attain all of your goals for reasons that are important to you.

- The Comprehensive Safety Review Meeting:** We address every risk that could adversely affect your plan and we come up with a strategy to minimize or eliminate that risk.
- The Goal Progress Outlook Meeting:** We create a written strategy for every tangible goal you have and we track your progress toward your success. We will consider the question, when is enough money enough and discuss your financial freedom.
- The Financial Road Map® Update:** We will update your comprehensive written financial plan. We will make sure you are still on track to attain your goals. Course corrections that

are needed will be made to keep you on track along the way. We will also update your asset allocation models for investing from time to time, but typically at least once a year.

THEY ALSO RECEIVE:

- A *Quality of Life & Health Review*:** During these meetings we will periodically update your *Quality of Life Enhancer Exercise* to ensure that you are looking after your health and fitness at a level that will give you a higher probability of living a long and fruitful life.
- The *Tax Planning Meeting*:** This meeting is handled in the fall, and can be a standalone meeting or can be conducted as part of another progress meeting. During this meeting we consider every option to minimize or reduce taxes that are available to us.

You will also receive the following services:

Goal Monitoring –

We commit to contacting you proactively prior to every goal date you establish, to give you the “game plan” for the accomplishment of each of your goals.

Annual Tax Preparation and Review –

We commit to reviewing your tax issues to ensure you have taken advantage of deductions available to you and there are no “surprises” regarding your taxes in the future. Preparation of your tax return on an annual basis can be handled by our CPA firm or another firm if you prefer.

Estate Planning that Looks Out for Your Legacy¹ –

We will facilitate the creation of your estate plan. Once every five years, we will review and possibly recommend updates to your plan. Our objective is to ensure that you establish a plan that will provide for your heirs according to your wishes and also that your estate transfers to your heirs with the least amount of anxiety for everyone involved. We also work with an elder law attorney, a SSDI attorney and a corporate / transaction attorney to help our clients with legal needs.

Help with Wealth Transfer and Charitable Giving –

We will help you identify wealth-transfer preferences, identify any special situations, confirm correct titling of assets, confirm proper funding of trusts, ensure correct designation of beneficiaries and provide for business succession including business valuations. We will also help with charitable gifting, by determining your charitable intent, evaluating strategies to fund charities, and establish priorities in giving.

Cash and Debt Management –

We will help you establish cash reserves and handle financial issues that come up in life. This involves establishing a debt elimination plan as well as offering “major asset” purchase assistance. For example, we will monitor your mortgage(s) so that you never pay more than needed. We will monitor your credit cards and always try to ensure any balances are subject to the least interest possible. Buying or refinancing a new home, a new car or any other major

purchase should trigger additional help from us advising you as to the smartest and most tax efficient way to make these purchases.

Reviewing Insurance Needs –

For every type of insurance that affects your life we will tell you four things:

- If you have the insurance, do you need it at all?
- If you need it, what's the right type & kind of insurance for you?
- How much should you have?
- And, who should you buy it from to best meet your needs and minimize your costs?