Chris Morris, MBA, CPA, PFP, CFP®

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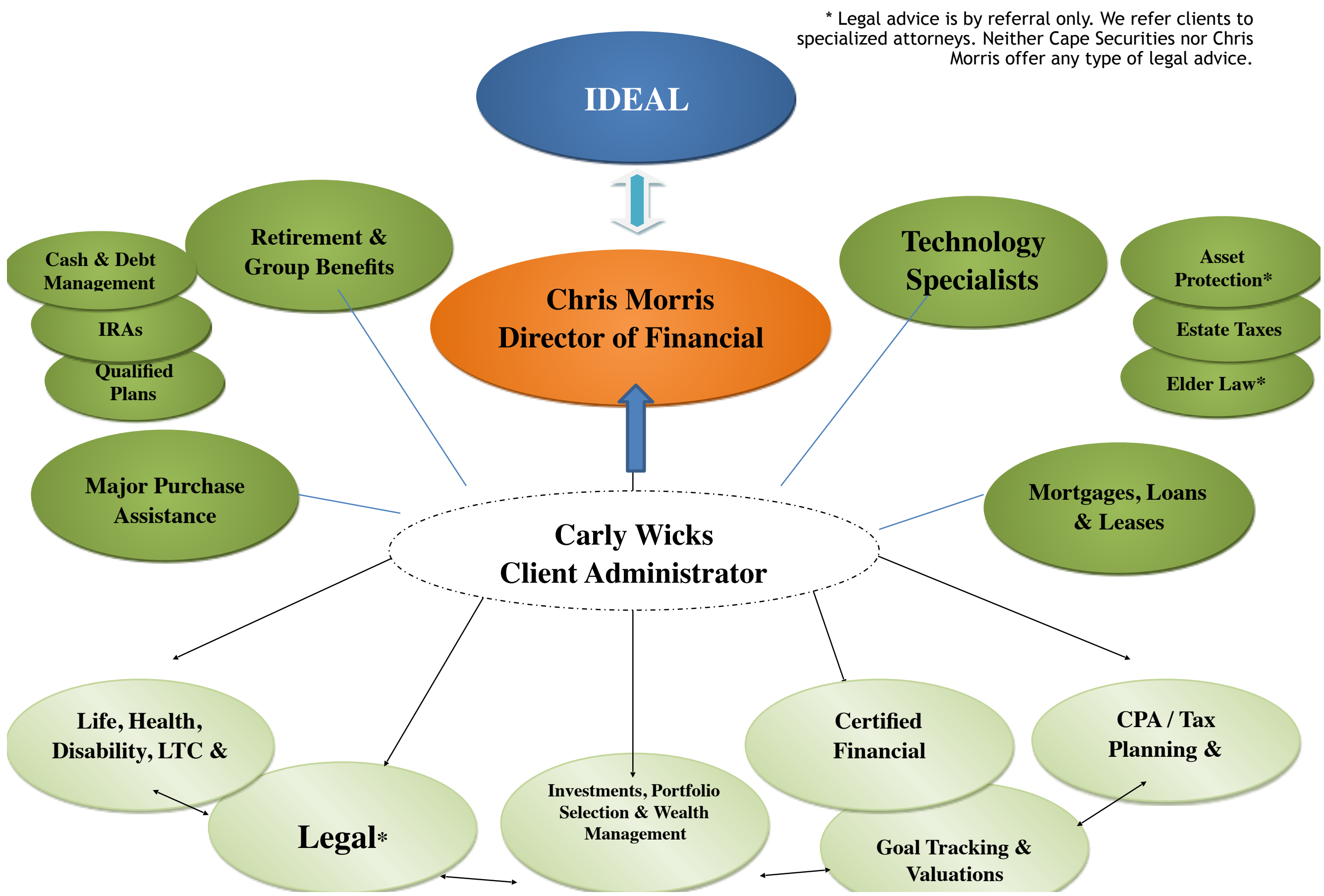
Always there for you, helping secure your financial future!

Deliverables Team



WHAT WE DO FOR OUR IDEAL CLIENTS:

Financial Road Map –

We provide a complete Financial Road Map that we update annually to focus on our clients' values and goals. We benchmark their progress toward the attainment of their goals annually.

The Comprehensive Lifetime Financial Plan –

This Financial Plan includes a written strategic plan with specific action items for the client to follow:

- ❐ We determine your goals and align your goals with your most deeply held values.
- ❐ We determine how much you need to save monthly or annually to achieve your goals.
- ❐ We create a detailed "blueprint" for the steps you need to take to accomplish each goal.
- ❐ We update your Financial Plan once a year during your Annual Review.

CMA FINANCIAL SERVICES

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"Tactical Asset Allocation" and Investment Planning –

Our clients' "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 one's risk tolerance:

- ❒ We determine the percentage of assets to allocate to each investment class using **Tactical Asset Allocation** theory.
- ❒ We select specific **Investments** and **Investment Advisors** from many sources so our clients' money is invested by the best advisors we can find in the world.
- ❒ Our clients' funds are invested at: TD Ameritrade, Charles Schwab, Fidelity and Equity.

Progress Meetings –

We have several personal progress meetings with our ideal clients each year. These meetings are designed to ensure that our clients attain their goals for reasons that are important to them.

- ❒ ***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 each tangible goal you have and we track your progress against your plan. We determine "What is your number?" for each goal, and "When is your financial freedom date?"
- ❒ ***The Financial Road Map® Update:*** We will update your lifetime comprehensive 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 periodically, but typically at least annually.
- ❒ ***Your Quality of Life & Health Review:*** We will update your ***Quality of Life Exercise*** periodically to ensure that you are focusing some time on your health and fitness at a level that will give you a higher probability of living a long and fruitful life.

Our process is liberating! Our clients do not spend hours managing brokers, insurance agents, various attorneys and CPAs. We free them from reading the Wall Street Journal, watching CNBC, or reading business magazines to stay up on what is "happening" in the market place.

OUR *DELIVERABLES TEAM* ™ WILL HELP YOU:

Monitor Your Goals –

We will contact you proactively prior to every goal date you establish, and help you implement your 'goal blueprint' which is the 'game plan' for accomplishing each of your goals.

Review and Prepare Your Taxes Annually –

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We will review your taxes to ensure you have taken advantage of all the deductions available to you. We will evaluate investment alternatives that may reduce your taxes and strategies that can minimize taxes in the future, including using LLCs, corporations or trusts.

Prepare an Estate Plan* that Looks Out for Your Legacy –

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, an SSDI attorney and a corporate or transaction attorney to help with legal needs.

Help with Wealth Transfer and Charitable Giving* –

We will help you identify wealth-transfer options. We will identify any special situations, confirm correct titling of assets, confirm proper funding of trusts, ensure correct designation of beneficiaries and provide for business succession planning 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.

Help You with Your 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 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 as to the smartest and most tax efficient way to make these purchases.

Help You Select the Insurance You Need –

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

1. If you have the insurance, do you really need it?
2. If you need it, what’s the right type and kind of insurance for you?
3. How much should you have and where should you purchase it from?

Oversight is provided for you by CMA Financial Services.
The actual services are delivered by the professionals on our ***Team:***

- **Financial Planning –**

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- We determine your goals and align your goals with your most deeply held values.
- We create a written Comprehensive Lifetime Financial Plan that determines how much you need to save to achieve your goals.

- **Investments –**
  - We use Tactical Asset Allocation theory (which has won multiple Noble Prizes) to select the percentage you should invest in each class of investment assets.
  - We then select the best money managers we can find in the world to manage each class of your investments.
- **Tax Planning and Tax Preparation # –**
  - We plan to minimize next year's taxes and oversee your tax return preparation.
  - We utilize tax advantaged investments whenever possible to reduce your taxes.
  - We consider the tax consequences of withdrawals now and during retirement.
- **Insurance # –**
  - We review your life, health, disability, and long-term care insurance.
  - We review your home, car, umbrella, business, workers' compensation, and all other insurance you have or you need.
- **Legal and Estate Planning # –**
  - We prepare your wills and trusts to minimize your estate taxes and pass your assets to heirs as you desire.
  - We help with elder law issues and we offer transaction assistance if needed.
- **Charitable Gifting # –**
  - We determine your charitable intent.
  - We evaluate strategies and pick the best one to fund your charities.
- **Banking –**
  - We assist with commercial and residential loans. #
  - We help you get out of debt the fastest way possible.
- **Large Asset Purchases # –**
  - We assist with large asset purchases such as cars, airplanes, real estate and other assets.

* Legal advice is by referral only. We refer clients to several different law firms that have specialties. Neither Cape Securities, Inc. nor Chris Morris offers any type of legal advice.

\# Many members of our Deliverables Team TM have their own businesses that are separate from CMA, Chris Morris & Associates, PC and Cape Securities, Inc.

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PEOPLE WHO HIRE US TEND TO HAVE THE FOLLOWING TRAITS OR CHARACTERISTICS:

They Are Financial Delegators –

Our community of clients is comprised entirely of financial delegators. They appreciate and are willing to follow the advice of a trusted advisor.

They Are Passionate About Achieving Their Goals –

All of our clients are passionate about their desire to accomplish their goals. They realize that achieving those goals requires both money and planning.

They Enjoy Simplicity –

Our clients enjoy the simplicity, freedom, and peace of mind that comes from having their financial assets under the watchful eye of a single trusted advisor.

They Value Our Work Together –

Our clients respect the value of our relationship, and they are comfortable with our fee structure.

They Focus On What Is Important To Them–

By delegating, they can focus their valuable time and energy on those things in life that are most important to them, like their family, their health and spiritual development.

They Can Handle the Truth –

Our clients want to hear the truth from us regarding their financial situation…no matter what.

Once we have a community of 125 clients who meet this profile we will not be accepting any new clients.

"It means your future hasn't been written yet. No one's has. Your future is whatever you make it. So make it a good one..."
~Doc Brown, Back to the Future Part III

"I don't know what your destiny will be, but one thing I know: the only ones among you who will be really happy are those who have sought and found how to serve."
~Albert Schweitzer