



LEADING THE WAY TO FINANCIAL FREEDOM

WEALTH MANAGEMENT SERVICES

Wealth Management Services

Once we decide to take on a client, we bring to bear the full scope of our services through a formal interview and planning process. We collaborate with your other trusted advisors (cpa, attorneys, etc.) to customize a plan that helps you achieve all your goals with the least amount of risk and in the most tax efficient manner. Our core Wealth Management Services are outlined below.

Core Wealth Management Services

- Portfolio management
- Financial planning
- Estate planning and gifting
- Risk management/insurance
- Education planning

Portfolio Management

It's been said that "offense wins games, but defense wins championships." Many investors don't realize that when a portfolio goes down 25% in value, it actually needs to go up by 33% from that point to get back to even. This mathematical fact makes it crucial to have a process in place to protect portfolios when the stocks misbehave. The current low interest rate environment only exacerbated the problem by forcing investors to take on more risk than historically due to the fact that safe investments do not produce enough income to keep pace with the rising cost of goods and services, especially healthcare costs. During our combined 50+ years of industry experience, we have found that most money managers instruct their clients to "stay put" or "ride it out" when dramatic declines occur. Though markets tend to eventually recover, we believe that one of the main reasons a client hires a financial advisor is to "actively" manage their portfolio and to "do something" to protect your nest egg if the stock market flashes warning signs. For portfolios managed on a discretionary basis as fiduciaries with over 50% exposure to stocks, we built a "Stock Market Seatbelt"[™]. This technically driven hedging strategy, if elected, can help to minimize dramatic declines and even accelerate the recovery process when markets head back up. We offer an array of tax efficient, low cost portfolios ranging from Conservative to Ultra Aggressive.

The seven guiding principals behind our portfolio management are as follows:

1. As Fiduciaries, our clients best interest must come before our own
2. Clients that hire us expect full transparency and "active" management
3. Clients who take stock market level risk, expect stock market like performance
4. The US Stock Market is uber efficient whereas International Markets are less so
5. Momentum is a key driver to outperformance in today's fast paced markets
6. Asset Allocation and Diversification enhances returns and reduces risk over the long term
7. Fees and taxes matter

Alpha Financial Partners
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Wealth Management Services (CONTINUED)

Financial Planning

The very first step to achieving your goals is to write them down. By creating a financial plan, we obtain an intimate knowledge of our clients finances, goals and fears. Much in the same manner as a physician, we can only prudently prescribe treatment if we have all the required data. By collaborating with your trusted tax and legal partners, we are able to simplify your financial complexity and create a customized plan to help you achieve your life and legacy goals. This process is customized to our clients and is largely driven by their values and stage of life. New graduates or young couples have different needs than retirees or mid-career families. But no matter your personal situation, we can help you develop financial habits that will lay a strong foundation for your financial future.

Younger individuals and couples have a number of benefits in terms of financial management. Low insurance costs and a long investment horizon, combined with few responsibilities, can make for an excellent financial base. We can help you build on these advantages, while at the same time considering a debt load that might include student loans, car payments or perhaps a mortgage.

Couples planning for a first child enter into a new level of commitment—both personally and financially. Learn how to save for a child through specialized insurance and investment products, such as a Registered Education Savings Plan.

Mid-career professionals typically have higher incomes than younger investors—but they also carry more responsibilities. From mortgage payments to a child's education, consider a financial plan that balances your needs and obligations.

Retirees have worked hard at their careers, and now is the time for relaxation and doing those things you put off because work got in the way, maybe traveling or a hobby. Chances are children have moved from home, the mortgage is mostly paid off and a few investments are coming to fruition. However, income levels may have dropped after retirement. Find out how to manage your finances in a way that allows you to fully enjoy the fruits of your hard work.

No matter what your stage of life, no one likes taxes. But through the advice of professional advisors, you can access products and services that help ease the burden. Charitable contributions, life insurance policies and investment products can all be useful tools in an effective tax strategy. Working together, we will consider your personal situation and design a tax plan that fits your needs.

Choose from a variety of financial planning products and services, such as:

- Income-splitting for spouses or common-law couples
- Charitable donations, which benefits important not-for-profit work and allows donors to maximize tax credits
- Life insurance products that build tax-advantaged capital for retirement
- Investment products that provide for tax benefits

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Estate Planning

Preparing for succession after death is a difficult issue to discuss, but it is also an important part of any comprehensive financial plan.

We can help you and your loved ones approach estate planning in a constructive manner that ensures they avoid problems and are well cared for in the event of your death.

Whether your goal is taking care of a special needs child, benefiting a charity, or a dynasty trust to avoid probate and protect your estate against creditors and divorce, we, along with our network of trusted estate planning attorneys will educate you on your options and make sure you understand the pros and cons to construct an estate plan that is comprehensive yet flexible to change as your situation and wishes determine.

Risk Management/Insurance

Risk can come in many forms. We help identify and quantify those risks so we can plan for them. Insurance is about risk management, not risk avoidance. Insurance has taken a bad wrap over the decades, but structured properly in the right product, it has the potential to provide benefits that no other financial tool can. Our internal and external insurance specialists focus on staying abreast of the ever changing insurance landscape to insure the right products are brought to bear for our clients specific needs. Whether you are wanting to make sure your loved ones aren't burdened with a mortgage and education cost in the event of your death or protecting your retirement nest egg with a single premium long term care solution, we will clearly articulate the pros, cons, and cost so you can make the best decision for you and your loved ones.

Education Planning

According to a November 2015 report on Education and Lifetime Earnings from the SSA.gov, the average person with a bachelor's degree makes almost \$1 million more in earnings over their career than one with a high school diploma. Unfortunately however, as the cost of a college education continues to rise, outpacing the rate of inflation, it is becoming beyond the reach of most people unless they have planned early on. For people starting a college savings plan today, questions arise as to the best way to save. For such an important and long term goal, it pays to do some research when selecting a plan.

There are many factors to consider when selecting a college savings plan. As with any savings goal, individual factors such as time horizon, risk tolerance, investment preferences, residency and tax situation need to be considered and weighed in order to select the most suitable savings plan. In addition, special consideration needs to be given to who will actually own the college funds as the decision is likely to impact the availability of financial aid in the future. Understanding your options and starting early are the keys to funding a child or grandchild's biggest investment opportunity, their education. We can help.

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