think creatively.

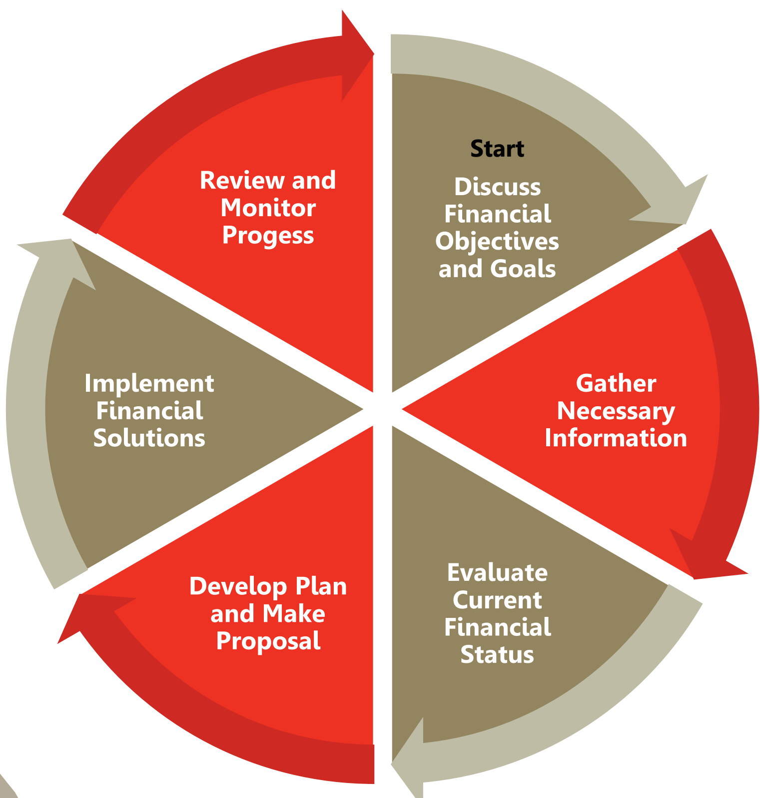
CREATIVE
FINANCIAL GROUP[SM]

a division of SYNOVUS SECURITIES, INC.
MEMBER FINRA/SIPC

Why do I need a Financial Planner?

- Based on my current savings and expenses, can I retire with a similar standard of living?
- How will I fund college for my kids and and my family?
- What tax strategies could benefit me and my family?
- Do I have the recommended life, disability, and property casualty insurance?
- Are my estate planning documents up to date including Guardian, Executor and Trustees?
- How will my bonus, restricted stock, and performance shares impact my taxes?
- I have a large block of company stock. How can I generate more income from my holding and potentially diversify the position?

Our Financial Planning Process



Creative Financial Group

offers a range of services to **meet your needs.**

Cash Flow Management — This analysis serves as a basis for developing budgets, determining retirement income needs, and identifying the client's financial strengths and goals.

Benefits Consultation — Benefit plans tend to be complex and it can be difficult to determine which ones are best suited to meet client goals. We will help with those decisions and ensure clients maximize use of all benefit plans

Investment Planning and Management — We work to identify investment strategies and opportunities that are consistent with the client's objectives and risk tolerance. By regularly reviewing the balance of risk, liquidity, and diversification, we help achieve financial goals.

Transition Planning — We help those in transition develop plans for the next phase of their life. We aim to provide client education on retirement, divorce, starting a new career, and other transition areas.

Risk Management —Our planning helps identify alternative income sources and runs insurance needs analysis to minimize any potential financial loss for clients.

Income Tax Return Preparation — Our experienced team offers accurate, cost effective income tax return preparation. Our client familiarity allows for an efficient preparation process, and we use the opportunity of return preparation to proactively identify planning opportunities.

Retirement Planning — We assist in defining retirement goals and provide projections of cash flow and requirements for various scenarios.

Income Tax Planning — We seek to help clients reduce taxes without disrupting financial and personal goals. We accomplish this through the preparation of tax projections in conjunction with detailed analysis of the client's situation.

Financial Planning and Business Continuation Strategy — We assist business owners in developing detailed "exit" strategies as related to current and future financial situations.

Estate and Gift Planning — We help clients address issues such as wealth distribution and its subsequent management, lifetime transfers, and fulfilling family obligations.

Personal Financial Planning and Asset Management

For over 30 years, Creative Financial Group has provided financial planning and investment advisory services for business owners, high net-worth individuals and families. We seek to recognize and cater to the individual needs of each client, and work consultatively with the client's other advisors, such as their CPA, estate planning attorney, insurance agent or personal banker to provide a holistic solution for the client and their family.

Most of our services are fee-based, and we take a team-oriented approach to serving clients. Our planners are highly-trained professionals — whether a Certified Financial Planner™ certificant, a CFA charterholder, a CPA or an Enrolled Agent for Tax issues

We strive to include a range of financial planning into our client relationships. We incorporate cash management, asset management, income tax planning, estate planning, insurance assessment, education cost funding, and retirement income planning.

We believe that effective financial planning goes beyond the initial plan presentation. It is important that we grow with our clients and adapt our recommendations to changes in their lives with a high level of on-going service.

Highlights

We have over three decades of experience and acquired knowledge.

We work with the clients' other advisors.

We believe in personalized planning and attention to each client's individual needs.

Implementation and on-going service is a key component of each client's plan.

Executive Financial Planning for Businesses

Your executives are a valuable resource and a critical element to your company's success. They are most valuable when focused on the best interests of your company and not sifting through investments and financial decisions.

We believe that when you engage executives in the financial planning process, they develop a sense of security that comes from understanding their financial situation and customizing strategies designed to help achieve their goals. When executives feel secure about their financial lives, they can focus on their work and utilize their time for business matters. For the company, more effective executives are good news for the bottom line.

Our experience tells us that executives value goal-oriented financial planning advice to help them make the best use of their benefits package. We believe that our focused approach to becoming experts in your benefits package will enable your executives to recognize the value of their total compensation package. We can save your human resources department or executive compensation team time through our expertise in your benefits package.

Highlights

The program is a valuable retention and recruiting tool for top talent.

We strive to make your executives more effective — good for the bottom line.

We help executives sort through complex financial information.

We can save your HR or executive compensation team time and money.


Safe & Sound
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