Think creatively.

CREATIVE FINANCIAL GROUP℠

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

Why do I need a Financial Planner?

- Based on my current savings, can I retire with a similar standard of living?
- How can we engage our kids or grandkids in investing by starting a Roth IRA early on for retirement? How might this impact their qualification for financial aid when applying to college?
- How do I set up "Retiree Payroll" to withdraw from my investments in retirement?
- How will I fund college for my kids and grandkids?
- How will I fund charitable gifts?
- What tax benefit do I receive by bunching charitable contributions in one year?
- Do I have the recommended life insurance, disability insurance and property casualty insurance?
- Are my estate planning documents up to date including Guardian, Executor and Trustees?
- What is the benefit of Qualified Charitable Distributions (QCDs) from an IRA?
- Do my parents have enough long term care coverage?
- Do I have enough long term care insurance coverage?
- Should I do a Roth IRA Conversion?
- What is the best way to transfer our second home to our kids or grandkids?
- Is a Grantor Retained Annuity Trust (GRAT) right for me in this low interest rate environment?
- Is a Qualified Opportunity fund right for me?
- How will my stock options 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?

Creative Financial Group

offers a range of services to meet your needs.

Investment Planning and Management — We work to identify investment strategies and opportunities that are consistent with the client's objectives and risk tolerance. We regularly review how risk, liquidity and diversification can be balanced to complement strategies designed to help achieve financial goals.

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

Income Tax Return Preparation — Our experienced team combines expertise with professional tax-processing software to offer accurate, cost effective income tax return preparation. Our familiarity with clients allows a less time consuming preparation process. We use the opportunity of return preparation to proactively identify planning opportunities.

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

Transition Planning — We help those in transition develop plans for the next phase of their life. Unique planning opportunities and client education are important whether retiring, divorcing, recently widowed, or starting a new career.

Benefit 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.

Risk Management — Planning to minimize financial loss in the event of death, disability, or property loss involves developing alternative income sources and insurance needs analysis.

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

Retirement Planning — We assist in defining retirement goals and provide projections of cash flow and cash requirements under a variety of alternatives and contingencies.

Estate and Gift Planning — Each client's estate planning is unique and for many preservation of wealth for the benefit of heirs is the primary focus of this objective. In the planning efforts, we address issues such as the distribution of wealth and its subsequent management and we also consider how lifetime transfers may be helpful for fulfilling family obligations.

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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 manage–ment, 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.

Whether for you or your company's key executives, talk to us today.

The process is simple, effective and time efficient. We go beyond traditional quantitative analysis and we seek to add value to each client relationship by making it personal and flexible.

First, we hold an initial meeting meeting with you to describe our services and make an assessment as to whether financial planning services would be appropriate. In the case of a company engagement, a formal proposal with fee schedule is developed. You are encouraged to ask lots of questions.

Next we review and evaluate your tax and financial situation. Complete financial planning recommendations are developed as part of the financial plan.

A personal meeting is then scheduled to deliver and discuss the financial plan, review the action plan and assist with implementation of planning recommendations. Follow-up meetings are held to monitor programs and to review ongoing progress with execution on the recommendations.

To schedule a meeting to discuss financial planning opportunities for you or your company, contact Creative Financial Group.

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