

## **Our Services – Fact Sheet**

### **Contents**

Corporate Values.....	1
Wealth Management & Fees .....	2
Financial Planning.....	3
Investment Management .....	5

### **Corporate Values**

If we could summarize our **overriding values** in a few phrases, they would be:

- Clients come first, always. Every decision we make and all guidance we provide to you is made with your best interests in mind.
- Our fee structure directly aligns our interests with your interests. We only make more money when you make more money!
- We strive to keep clients out of trouble by providing them with consistent service and results.
- We aim to help you avoid major financial blunders which could derail your future plans.
- Market psychology tends to trick investors into buying when the market is “euphoric” (and possibly over-valued) and selling when the market is in “despair” (and likely under-valued). We guide investors through these emotions.
- Asset preservation (downside protection) is equally important as asset growth. In other words, relative out-performance of the market on the downside is an equally important part of your strategy as participating in upside performance. Thus, “chasing performance” is usually counter-productive.
- Simplicity is the ultimate in sophistication.

## **Wealth Management & Fees**

### ***Fees for Wealth Management***

Fees for wealth management (financial planning & investment management) start at 1% of assets under management for clients with at least \$1,000,000 in investable assets. The percentage fee decreases at higher asset levels. Please call for additional information. Tel: 770-988-9556

Eads & Heald Wealth Management offers comprehensive financial planning and customized investment portfolio management under our “wealth management” umbrella. We can work with your CPA, attorney, and other outside advisors as needed.

The goal of wealth management is to sustain and grow long-term wealth. Depending on your situation, the range of services available is highly customizable in order to meet the specific needs of each client.

## Financial Planning

We believe financial planning is an important first step to truly understanding your financial situation. It provides answers to questions such as:

Are you saving enough for retirement?

How much can you spend in retirement?

Do you have the appropriate estate planning documents in place?

When should you claim social security?

Do you have appropriate insurance coverages in place to protect yourself and loved ones in the case of a catastrophic event?

How much and in what type of account should you save for your child's education?

Is the asset allocation in your investment accounts appropriate for your level of risk tolerance?

Financial Planning is a multi-step, collaborative process designed to create a custom road map for you and your family. That road map is crafted through the following process:

- We first seek to **identify and prioritize** your goals
  - Current lifestyle, retirement, education, charity, legacy, vacations, etc.
- We then perform a thorough **analysis of your current financial situation**
  - The analysis covers financial accounts, insurance policies, estate planning documents, tax returns, risk tolerance questionnaire, and other pertinent documents.
- Following the completion of the analysis phase, we will make **recommendations** that address any weaknesses that are discovered

- We then construct an investment portfolio designed to achieve your goals in a manner that is consistent with your tolerance for risk.
- Monitor and adjust the plan and investment portfolio on an ongoing basis.

All financial planning clients have a private, custom web portal showing your consolidated wealth from all areas of your financial life, a secure online vault for critical documents, and other world-class features.

## Investment Management

Investment management is where the rubber hits the road in terms of maintaining and building your wealth. Eads & Heald Wealth Management performs all investment portfolio management in-house.

Our investment management mission statement is to:

Provide customized investment portfolios to all investors. In that effort, we:

- Seek competitive long-term investment returns balanced with capital preservation
- Remain consistent in our approach
- Provide institutional-caliber, high-level service to all clients
- Operate 100% independently
- Act with highest ethical standards and integrity in the industry

A few key points:

**CUSTODY:** Eads & Heald Investment Counsel does not take physical possession of cash or securities. Assets will be held at the brokerage firm or bank of the client's choosing.

**REPORTING:** Quarterly, Eads & Heald Investment Counsel will send a complete account appraisal that includes past results, recent activity and the market's outlook as it appears to us.

**BILLING:** Eads & Heald Investment Counsel bills at the end of each quarter. Fees can be billed directly or deducted from the portfolio by the custodian.

**CUSTOMIZATION:** Recognizing that each client has different goals, needs, time horizons, and risk-tolerances, all portfolios are separately managed accounts built around your unique situation. Your assets are never pooled with other clients. Further, every client has direct access to their dedicated portfolio manager at all times.

A sampling of the types of investment portfolios we offer includes:

- Growth stock investing
- High dividend investing
- Fixed income investing

In building your custom portfolio(s), we typically use:

- Individual stocks and bonds
- Exchange Traded Funds (ETF's) or mutual funds will be used for Wealth Management clients to compliment the other strategies offered by our firm.
- For smaller portfolios or for other unique situations, we might use mutual funds, index funds, or ETF's.

While portfolio construction may vary depending on unique circumstances, the general hallmarks of our portfolio construction process are:

- Client Investment Objectives
  - Each portfolio we manage is unique. Therefore, it is imperative that we understand the **investment objectives of each client** we serve. We will prepare a Statement of Investment Objectives for your approval that will be the basis of investment decisions made on your behalf. Our goal is to create an overall strategy for your portfolio that truly fits your needs and convert your needs into a structured investment approach.
- Growth
  - In implementing our equity investment philosophy, we seek established companies, each with a proven track record of **consistent growth in earnings**. Such companies provide a powerful engine for building wealth in one's portfolio. Our strong conviction is that growth stocks are an excellent means of achieving rewarding returns for the long term investor.
- Quality
  - Each security we utilize in a portfolio is stringently reviewed to assess the company's financial strength. We are constantly mindful of capital preservation in the **quality** of the companies we use as investment vehicles.

- Valuation
  - We are always mindful of **valuation**. Securities placed in the portfolios we manage are the result of top-down, fundamental analysis. We begin the investment process by identifying emerging trends that will impact investments within five years. We then identify the industries that are most likely to benefit from these trends. Next, we seek to identify specific companies within these favored industries that offer the highest expected total return. Our equity valuation model considers three primary factors that make up total return:
    - Earnings growth rate
    - Dividend yield
    - PE expansion/contraction
- Diversification
  - In keeping with our overriding goal of capital preservation, we steadfastly adhere to a policy of **diversification** within each portfolio we manage. Adequate diversification significantly reduces risk. Diversification also exposes the portfolio to many market segments, thereby enhancing the likelihood of reasonable returns under a variety of economic and market conditions.

Eads & Heald also manages **balanced (stock & bond) portfolios** for investors whose investment objectives point to the need for a stable, secure stream of income. Fixed income investments will focus on quality level, maturity date, coupon, current yield, yield-to-maturity, call provisions and long-term interest rate trend expectations in the overall economy.