

Client Vault  
(<https://fp.morningstar.com/>)

Elwood & Goetz (/)

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# Financial Planning. Investments.

Only 2% of financial planning firms are legally required to ALWAYS make optimal recommendations for their clients.

We are among the 2%.

According to recent Wall Street Journal articles, only 2% of financial planning firms are truly independent, working as fiduciaries for their clients, under a purely fee-only compensation model (i.e., no commissions).

As fiduciaries to our clients, we provide an innovative and progressive model for personalized financial planning + investment management. We believe financial planning should be an experience, not an event. Financial planning is not about saving every dollar for the future at the cost of your lifestyle today. Financial planning is (or should be) about finding balance. It's about living + spending with intention. It's about planning for the future, but also about living for today.

Wall Street Journal, March 18, 2018  
(<https://www.wsj.com/articles/is-it-time-to-adopt-a-uniform-fee-only-standard-for-financial-advice-1521424980>)

Come. Visit. Share a cup of coffee with us (or two)...

We want to get to know you. We want to help you live your life more fully, with less worry + more intention.

**SCHEDULE AN  
APPOINTMENT OR  
CONSULTATION  
(/CONTACT)▶**

**MEET YOUR FINANCIAL PLANNING TEAM  
(/TEAM)**

“Not everything that can be counted counts, and not everything that counts can be counted.”

– ALBERT EINSTEIN

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706.548.1025 | [team@elwoodgoetz.com](mailto:team@elwoodgoetz.com)  
687 S. Milledge Avenue | Athens, Georgia | 30605

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