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AT EMERANT WEALTH,  
**YOUR FUTURE** IS OUR  
GREATEST **INVESTMENT.**

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## WHY EMERANT

Ours is the business of listening,  
simplifying patterns, and translating

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approach to personalized service.

Supported by the robust resources and sound process of Warren Averett Asset Management, we strive to diligently preserve and cultivate wealth, yielding outcomes directly aligned with your goals and aspirations.

## + YOUR PATH

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## + YOUR FUTURE

## + YOUR LEGACY

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# DIRECTIONS TO HELP GUIDE THE JOURNEY

A part of charting a secure financial future is aligning your aspirations with the practical steps you take. Our team has curated a few straightforward pieces of advice to help guide you along the way.



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Exupery

— Warren Buffett

step."  
— Lao Tzu

— King Solomon

# ATLAS FOR A SECURE FINANCIAL FUTURE

Before moving forward, it is important to seek insight about the financial terrain you seek to enter. We've put together a collection of answers to frequently asked questions to assist you.

**WHY DO CLIENTS CHOOSE TO WORK WITH EMERANT WEALTH?**



W

**HOW WILL YOU CUSTOMIZE MY STRATEGY?**



W  
O  
A

**HOW IS EMERANT WEALTH DIFFERENT?**



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E

**WILL I HAVE A DEDICATED ADVISOR?**



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## How Healthy is Your Retirement Planning? A Four-Question Retirement “Check-Up”

How’s your retirement planning health? Have you given it a thorough “check-up” recently? While every individual’s situation is different, a common retirement guideline states that you should strive to be able to replace 70% of your annual pre-retirement income to maintain your similar lifestyle. More than likely, this level of income replacement will need to [...]

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## Tip for Investors: Why You Should Evaluate Your Risk Tolerance and Risk Capacity

There are two things to consider when it comes to risk and reaching your financial goals: how much risk you are willing to take and how much risk you need to take. The first of these considerations is called “risk tolerance,” and it should be determined with a few variables in mind, such as retirement [...]

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## 2019 Midyear Investment Commentary – Certain Uncertainty

The first half of 2019 has been a wild ride! Coming off the fourth quarter of 2018’s significant pullback, markets appeared not to have a care in the world as they tore through the first quarter of 2019. Then, in an abrupt about-face over trade concerns, the market looked like it was plunging back down [...]

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START PLANNING YOUR FUTURE:

1-

844-631-5050

### BIRMINGHAM

2500 Acton Road  
Birmingham, AL 35243

### HUNTSVILLE

101 Monroe St. NE  
Huntsville, AL 35801

### MONTGOMERY

3815 Interstate Ct,  
Montgomery, AL 36109

### ATLANTA

Six Concourse Parkway,  
Suite 600  
Atlanta, GA 30328

### PENSACOLA

316 South Baylen Street,  
Suite 300  
Pensacola, FL 32502

### TAMPA

100 South Ashley Drive,  
Suite 1650  
Tampa, FL 33602