

## Helping busy people make **smart** financial decisions



### Trust. Fairness. Expertise.

When it comes to managing your financial situation, pick the team that puts your interests first.

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#### Real Planning.\*

We have a clearly defined process to assess your situation and build a plan that shows you where you stand and what you need to do to achieve your goals. We've prepared hundreds of plans. Let's talk about developing yours.

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#### Unconflicted Advice.

You have a right to expect that the financial advice you receive is not tainted by self-interest. We receive no commissions or other third-party payments. We try to avoid conflicts so that our interests are clearly aligned with your interests.

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#### Professionally Invested.

Our highly-disciplined, academically-based investment process removes much of the harmful behavior that can result from the fear of loss. We mutually develop your customized portfolio so that you can remain comfortable with how your money is

#### Fair & Transparent Fees.

Whether you are just getting started, of modest means, or have wealth, our approach is affordable and fair. Fees are explained up front so you know what you are spending and how it benefits you in the long-term as our relationship grows.

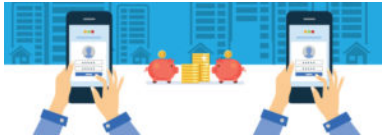
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by Mary E. McCraw, CFP® April is always a big month in our house as we celebrate our twin girls'...



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Robotics today are using more advanced programming and artificial intelligence to perform complex and more human tasks.

\* Please Note: The scope of the planning services to be provided depends upon the needs of the client and the terms of the engagement. Please review **Important Disclosure Information** set forth in the last section of this web site [here](#).

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