



Our Focus is on
YOU

[LEARN MORE \(/COMPREHENSIVE-FINANCIAL-PLANNING\)](#)

What's On Your Mind?

Our comprehensive approach allows us to look at your whole financial life in order to make the best recommendations possible.

[VIEW ALL SERVICES \(/INVESTMENTS\)](#)



[\(/financial-planning\)](#)

Financial Planning [\(/financial-planning\)](#)



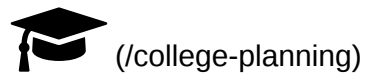
[\(/investments\)](#)

Investments [\(/investments\)](#)



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Early Retirement [\(/retirement\)](#)



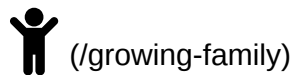
College (/college-planning)



Inheritance (/inheritance)



Divorce (/divorce)



Growing Family (/growing-family)



(/loss-spouse)

Loss of Spouse (/loss-spouse)

About Perennial Advisors Group

Our goal is to help clients align their financial lives with what is most important to them.

Story & History

Our firm was founded on a commitment to help people with their financial success, embracing fiduciary responsibility to act in our clients' best interest.

More →

Values & Philosophy

At Perennial Advisors Group, we believe it is important to use a holistic approach to financial planning.

More →

How To Get Started

Interested in working with us? Here's a general idea of how the process works.

More →

Meet Our Team

Our firm size allows us to give our clients the individual attention that is often overlooked by larger firms.

[VIEW ALL TEAM MEMBERS \(/OUR-TEAM\)](#)



(/team-member/david-carpenter)

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carpenter)

(/team-member/david-carpenter)

David Carpenter (/team-member/david-carpenter)

Founder, CEO (/team-member/david-carpenter)



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Financial Planning Analyst (/team-member/kelsey-brennan)



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(/team-member/kelly-powers)

Kelly Powers (/team-member/kelly-powers)

Administrative Assistant (/team-member/kelly-powers)

Latest News

Blog & Events

Stay up to date with our latest financial news and events. Register today for one of our workshops or subscribe to our blog.

[VIEW ALL BLOG POSTS \(/BLOG\)](#)

What is a Mega Backdoor Roth? (/blog/what-mega-backdoor-roth)

Published: Jun 28

The Mega Backdoor Roth is a strategy that could allow you to contribute an extra \$37,000 to your Roth IRA every year!

Before we dive into the details, some background info is required first...

When contributing to a 401(k), there are three different types of contributions that you can make:

Tags: [401k \(/category/401k\)](/category/401k) [mega \(/category/mega\)](/category/mega) [roth \(/category/roth\)](/category/roth)

[READ MORE \(/BLOG/WHAT-MEGA-BACKDOOR-ROTH\)](/BLOG/WHAT-MEGA-BACKDOOR-ROTH)

Featured: Ken Hoyt on RMDs in The Simple Dollar (</blog/featured-ken-hoyt-rmds-simple-dollar>)

Published: Jul **23**

<https://www.thesimpledollar.com/required-minimum-distribution/> (<https://www.thesimpledollar.com/required-minimum-distribution/>)

Tags: [RMD \(/category/rmd\)](/category/rmd)

Featured: Ken Hoyt in CNBC, July 18 2018 (</blog/featured-ken-hoyt-cnbc-july-18-2018>)

Published: Jul **20**



(<https://www.cnbc.com/2018/07/17/when-you-have-much-less-time-to-plan-your-finances-than-you-thought.html>)

[READ MORE \(/BLOG/FEATURED-KEN-HOYT-CNBC-JULY-18-2018\)](#)

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(http://www.perennialadvisorsgroup.com/sites/default/files/users/davecarpenter/PDF/Form%20ADV2A2B_Peren

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