

HOW TO GET STARTED

We will begin by setting up an introductory meeting where we can discuss your goals and gather some information. This first meeting is free of charge, and if you decide that we can help you, we will gather some additional information and begin analyzing your situation.

By the time of our second meeting, we will have obtained most of the information necessary and will discuss your financial plan or just specific investment advice. Then, we will set out to complete the necessary forms and meet with the appropriate professionals to initiate your plan. We will monitor your plan on a regular basis and implement necessary changes as your financial situation and the markets change.

Our clients have enjoyed excellent returns on their investments and have established financial plans that will assist them in achieving their investment goals. If excellent returns and this type of service sound appealing to you, please contact us at

(864) 886-9766

Who do We Help?

We provide this planning service for salaried employees, self-employed individuals, retirees and businesses. For salaried employees, we can help with deciding which funds to invest in your 401K or 403B or other retirement plans. With business owners, we can help in setting up SEP, Keogh and 401(k) plans for you and your employees in addition to analyzing your and your employees' personal financial situations. For retired individuals, we can help with investing your retirement plan and IRA distributions in addition to estate planning needs.



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*Past results are not necessarily indicative of future returns. Some of these investments are not government guaranteed and can decrease in value. \$100,000 minimum investment required.

Comprehensive Financial Planning

BUILDING WEALTH · PRESERVING WEALTH



Robby T. Bryant, CFP, CEA



Planning For The Best Years Of Your Life

**Building Wealth
Preserving Wealth**

Tel: (864) 886-9766

FEE-ONLY FINANCIAL PLANNING

A comprehensive financial plan is important for your family's financial future. We will confidentially analyze your current financial circumstances and recommend a system that will move you toward your financial goals.

Our clients have enjoyed excellent returns on their stock investments through the Magnolia recommended stocks and funds and have established financial plans that will assist them in achieving their investment goals. Our services are set up on a fee-only basis, meaning that we do not receive commissions for selling insurance or mutual fund products. We charge a flat percentage of your assets for a complete plan. This allows us to be completely objective in offering financial advice. We will recommend what is best for you, not which product will bring us more commission income. Our goal is for you to be successful.

In addition to individual stocks, we can put you into large company and small company mutual funds.* We also have individual bonds for your safer investments.*

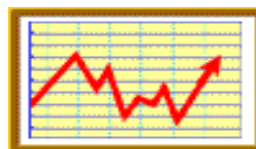
If you are not interested in a complete financial plan at this time, but would only like specific advice on investment decisions, we will be happy to assist you with that.

A COMPREHENSIVE FINANCIAL PLAN: ONE-STOP SHOPPING

A comprehensive financial plan is your blueprint to a more secure financial future. We will collect information from you on your income, expenses, current savings and investments, current insurance policies, and estate planning documents. We will use this information to provide you with the concrete steps necessary to fund your future financial needs: be they retirement, college tuition, weddings, a new home, or just a well-deserved vacation.



Often stock brokers and insurance salesmen sell various products, which can create a confusing situation. If you have investments that are spread out over many brokers and mutual funds, we can bring them together in a plan that will allow you to coordinate your finances. By managing your whole plan, we can better predict what returns are needed to reach your specific goals and what insurance is needed to protect your family. This one-stop shopping will simplify your finances and make your investments more efficient. This confidential personal service with someone you trust is very comforting in the complex world of investing and insurance.



WHAT ARE YOU GETTING?

Using the confidential information that you give us, we will prepare a complete plan that will show your projected income and expenses on a year by year basis before and after retirement. We will help you develop a spending plan that will assist you in saving for your goals. We will then analyze your current investments and suggest changes in your investment strategy, if necessary, to achieve your investment goals and show you how to make the necessary changes. Based on your goals and levels of risk tolerance, we will help you choose the appropriate mutual funds, stocks, bonds, and cash investments.

In a comprehensive plan, you also get an analysis of your emergency fund, which is the amount of money you should have available in money market funds or CD's for emergency spending. We'll also look at your debt levels to see if you need to decrease your borrowing.

An insurance and estate planning analysis is also done. We will look at your life, property, health, liability, and disability insurance policies to see if your coverage is adequate. We will also review wills and trusts to see if your estate planning needs are covered. And finally, we will recommend lawyers, accountants and insurance agents to help you. Keep in mind that we do not receive compensation from any of these professionals and therefore will recommend the best ones for your situation.