

WELCOME to THE ALDER FINANCIAL GROUP

***“How do I
become
financially
independent?”***

Over the years, one question seems to be asked repeatedly: “How much money do I need to be wealthy?” The answer to this question varies from one individual to another. We believe that what you should be asking is “How do I become financially independent?” To us this means attaining peace of mind and the freedom to live the lifestyle of your choice. The road to financial independence can be long and at times unclear. The Alder Financial Group was founded with the goal of being a reliable guide along this journey.

As an independent investment management and financial planning firm, The Alder Financial Group has helped financially established individuals build wealth and achieve lifelong goals. With offices conveniently based in Atlanta, Georgia and Birmingham, Alabama, we have been providing sound, unbiased financial counsel since 1996. Our highly trained financial specialists each have a different area of expertise and combine for over 50 years of investment and analytical experience. At Alder, we are committed to making sure our clients feel confident and secure about their financial future.

No matter what stage of life you are in, selecting a qualified investment manager is an important decision. Partnering with The Alder Financial Group can be your first step towards a lifetime of financial security and peace of mind. We have provided the enclosed information to acquaint you with our investment services and illustrate what makes our firm unique.

WHAT MAKES ALDER UNIQUE?

As an independent, registered investment advisor, The Alder Financial Group stands out in an industry crowded with mediocrity and conflicts of interest. We are dedicated and passionate about providing the highest level of service to our clients and making their ambitions our priority. As our client, you will benefit from unparalleled expertise and devoted guidance which can be difficult to find among our competitors. We have many prominent characteristics that make us unique.

INTEGRITY • Our advice is unbiased, objective, and personal. We manage your portfolio with the same prudence we would any member of our own families. While working with The Alder Financial Group, you can always expect complete transparency which reflects our genuine pledge to serve you and only you. Our goal is simple: to always put your interests first and foremost.

INDIVIDUALIZED ATTENTION • At The Alder Financial Group we never apply a cookie-cutter approach to managing your assets. Each member of our team understands your goals and aspirations because to us you are more than just an account number. Partnering with Alder also means that you will always have an open line of communication to the decision makers in our firm.

INFORMED PROFESSIONALS • As a client, you can depend on unsurpassed financial advice from a knowledgeable team of experts. With years of experience in fixed income management, The Alder Financial Group emphasizes investment cash flow for stability of income during unpredictable economic times. All of our advisors hold either the CFP® (Certified Financial Planner) or CFA (Chartered Financial Analyst) credentials or are actively pursuing them. These industry-specific credentials are difficult to earn and require adherence to strict industry and ethical guidelines.

INDEPENDENCE • As a Registered Investment Advisor, we believe our approach offers a higher degree of fairness when compared to the transaction-driven approach taken by Wall Street brokerage firms. Unlike a broker, we receive no commissions, sell no products, and are only compensated by our clients. This means you never have to worry about the possible conflicts of interest that are frequently found in the financial services industry.

“Our clients have come to expect nothing but the most objective advice, unrivaled service, and personalized investment management – all at a cost less than that of a typical mutual fund.”

WHAT WE DO FOR YOU

“Our goal is to simplify all of the complex financial issues in your life and to provide you with a clear roadmap to financial independence.”

How often do you get in your car and head to a new destination without directions, a map or GPS? Just as driving without a map can get you lost, investing without a plan can hinder your ability to achieve the financial independence you want and the peace of mind you deserve. Our holistic approach integrates comprehensive financial planning with disciplined investment management, a combination that puts your needs in the forefront and puts you on the path to success.

Design

One of the greatest benefits of working with The Alder Financial Group is the fact that we are **more than just a money manager**; we are your trusted partner and counselor. We guide you in identifying your goals and design a customized financial plan. Financial planning is an ongoing process and not just a one time event. We take the time to get to know you personally and stay abreast of what is going on in your life. This enables us to make small adjustments to your plan along the way and always have a clear view of your overall situation.

Simplify

Over time, financial affairs become over-complicated and disorganized for many people. This is never more evident than when an investor

has multiple accounts spread over different financial institutions. A better option is to consider **consolidating** your assets with **one knowledgeable advisor** who can provide you with a properly coordinated financial strategy. Our clients find that our simplified process brings about many positives including more free time, more concise information, lower costs and increased confidence.

Build

It is unlikely that you will realize your financial goals without a **solid investment portfolio**. As experts in the field, we have the knowledge to develop an investment strategy that will help you build your wealth while not bearing unnecessary risk. At Alder, we never use a “one size fits all” strategy in managing your assets and tailor your portfolio to meet your unique needs. You can count on us to implement the best alternatives for your situation and help you prepare for the future ahead.

Preserve

One of the most valuable benefits that we offer our clients is a well-designed retirement and income plan. **Our number one priority is ensuring you live life to the fullest and don't outlive your assets.** We help you understand how the choices that you make today affect your financial security down the road. With our conservative approach, we guide you in preserving your wealth so you can not only maintain your lifestyle in retirement, but also leave assets behind for your heirs or favorite charity.

OUR INVESTMENT PERSPECTIVE

Most advisors use academic reasoning in managing portfolios and depend upon long term trends for investment success. While The Alder Financial Group believes in those principles, we believe it also takes away from **real world experiences** of long term bear markets.

We have all been told that stocks provide the best long term investment returns. While this may be historically correct, the definition of **long-term has been poorly defined**. There have been extended periods of flat markets, some lasting a decade or more. There is no guarantee that the market will be up when you need to rely on your portfolio for your every day needs.

Many advisors and investors alike overlook the benefit of **predictable cash flow** as an integral part of a successful portfolio. We prefer to take a balanced approach in constructing your portfolio. Instead of solely depending on historical returns for appreciation in your account, at Alder we believe in generating enough income to support all cash flow needs.

Our investment philosophy is rooted in **capital preservation, income generation and diversification**. Whether you are currently saving for the future or withdrawing funds from your portfolio, cash flow production plays a vital role. For investors building wealth, having cash available when the market is going down mitigates potential losses and also gives us a chance to invest at lower prices. For retirees, we recommend having a certain amount of cash available for everyday needs which prevents selling assets at the wrong times. In retirement,

the cash flow generated by your portfolio can serve as your own pension plan.

While we stress the importance of income producing securities, we also believe that **capital appreciation** is a crucial component to a balanced portfolio. If properly managed, the opportunity for upside gains can have a significant impact on your total return and also help protect your savings against inflation. At The Alder Financial Group, our investment method concentrates on maintaining a **diverse mixture** of securities covering all aspects of the financial markets. Our priority is to focus on selecting securities that offer low expenses, tax efficiency and promising return potential.

***“Don’t Worry About The Future.
Prepare For It.”***

Armed with many years of **experience** and a wide breadth of **knowledge**, we design an individual portfolio by choosing specific investments with the characteristics we feel are best suited to obtain **your goals**. We have the expertise and resources to build a portfolio that includes a wide array of securities that compliment one another. Your situation is unique and we are fully prepared to accommodate your individual investing needs.

Alder helps you determine an appropriate level of risk and only take on the risk necessary to achieve your goals. Instead of gambling with your financial future, why not lock in returns that ensure you will be able to **maintain the lifestyle you love** both before and during retirement.

FREQUENTLY ASKED QUESTIONS

We understand that choosing an investment advisor is a critical decision, and we appreciate that you have taken the time to read about The Alder Financial Group. Please contact us so that together we can begin your journey towards financial independence.

Who is your ideal/typical client?

This question is best answered not by the size of your portfolio but rather by the range of services you desire. Our services are best suited for individuals who have come to believe that the complexity of their investments has outpaced their abilities or those no longer well served by the sales relationships often found in the brokerage industry. Investors often find themselves in these situations as they approach retirement and begin to worry about generating their retirement income. Others feel overwhelmed after coming into a large sum of money such as an inheritance or business sale. Some investors, after saving consistently over the years, realize their assets have accumulated past the point at which they feel they have the expertise or time to manage their money.

I'm interested. What is the next step?

First we will set up an initial meeting in order to introduce ourselves and begin to get to know each other. Once you make the decision to partner with our firm, we will focus on identifying your goals and time horizon, assessing your risk tolerance, and collecting other information crucial to putting together a customized financial plan. Simultaneously, we will assist you in opening accounts with Charles Schwab and transferring your existing securities to your new account. We respect that you are busy and make the setup process as simple as possible for you.

What can I expect as a client?

As a client of The Alder Financial Group, you can expect a well managed investment portfolio in line with your stated objectives. Your accounts are under continuous review and each quarter you will receive reports detailing your portfolio's performance and progress towards your overall goals. You can also expect to meet with us at your request or at least annually to review and update your financial plan. Throughout the year, our firm professionals are readily accessible and available to answer any questions you may have. We keep in frequent contact with you through monthly memos and newsletters which lend our perspective on what is going on in the world and how it affects your finances.

Are you a Registered Investment Advisor?

Yes, The Alder Financial Group is a Registered Investment Advisor registered with the Securities and Exchange Commission. We are subject to federal securities regulations and to periodic inspections by the SEC. Unlike the brokerage industry, we are held to a fiduciary standard which means we always act in our clients' best interest.

How can I be sure my assets are safe?

In this day and age, many investors have become wary about the safety of their assets. We can appreciate this and have put checks and balances in place to protect our clients. As Registered Investment Advisors, our firm never takes possession of your assets. We have the authority to place trades in your accounts but cannot access your funds. We partner with Charles Schwab and Co., a highly reputable custodian, for the safekeeping and protection of your assets. You will receive trade confirmations and monthly statements directly from Schwab so you can independently verify account activity. Additionally, you can always access your accounts through Schwab's website.

How are you compensated?

We are only compensated by our clients. We have no financial relationships with any other firms nor are we compensated by the securities we recommend. Our investment management fees are either based on the size of the portfolio we are managing or a flat monthly fee. This fee includes all of our services and there are no hidden fees.

Are there any restrictions on my account?

No, these are your accounts. You have direct access to them at any time. The securities that we purchase are publicly traded and can be easily liquidated or transferred to another brokerage firm. You are not locked into any sort of long term contract with us. Additionally, you can link your Schwab accounts to your bank checking account thereby giving you electronic access to the cash at Schwab.

Can you tell me more about your free, no-obligation portfolio consultation?

Oftentimes people wonder if their assets are properly invested, but don't know who to turn to for an unbiased second opinion. We now offer a free portfolio review to anyone interested in getting a professional opinion but not necessarily ready to commit to a relationship with an investment advisor. We ask that you fill out a brief questionnaire to provide us with some basic information regarding your current investments. With this we can give you some general observations and recommendations regarding your current situation.

Why the name Alder?

The Alder tree is native to North America and best known for its ability to grow in difficult environments. We find its ability to thrive symbolizes wise investing in challenging economic environments.

What is your contact information?

Charles Webb, President	cwebb@alderfinancial.com	770-563-8240
Alan Gaylor, CFP®, Executive Vice President	agaylor@alderfinancial.com	205-988-5881
Lori Eason, CFP® Financial Planning Specialist	leason@alderfinancial.com	770-563-8210
David Chambers, Trading & Research Analyst	dchambers@alderfinancial.com	770-563-8242