INVESTMENT PARTNERS
OF ACADIANA

ARCEMENT · BORDELON · CARR · HEGGIE · SOPRANO

A Quality Process Designed to Help You Reach Your Financial Goals.

140B Rue Beauregard, Lafayette, LA 70508
337-889-0250

RAYMOND JAMES® FINANCIAL SERVICES, INC. Member FINRA/SIPC

INVESTMENT PARTNERS
OF ACADIANA
ARCEMENT · BORDELON · CARR · HEGGIE · SOPRANO

An Independent Firm

Raymond James Financial Services

Member FINRA/SIPC

Overview:

- How we serve
- Who we serve
- Our Team
- About Raymond James

"2009 Winner, Acadiana Better Business Bureau: Outstanding New Business Award"

The Better Business Bureau Award was based on ethical standards and high commitment to community service.

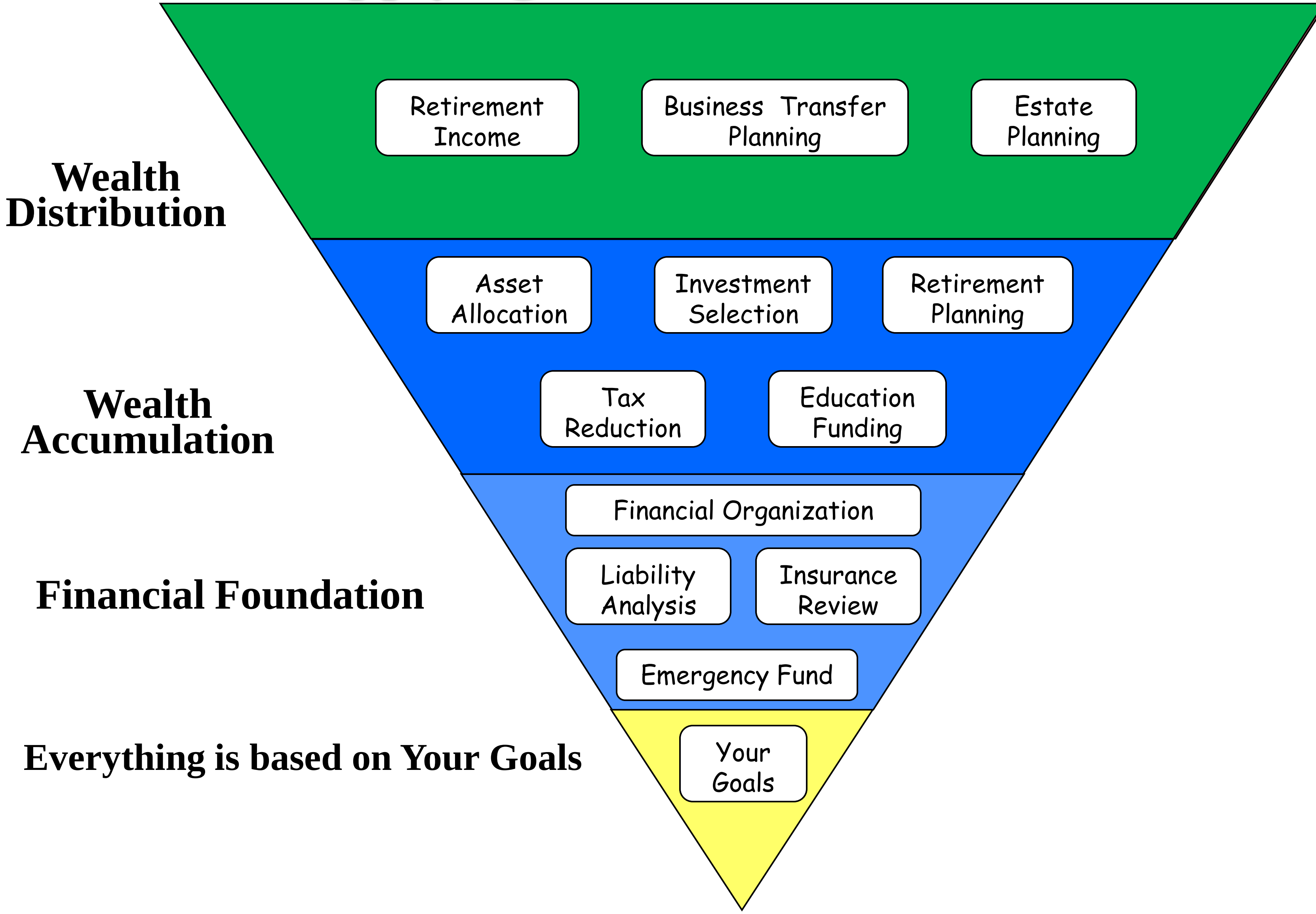
Our Mission

Our mission is to partner with our clients to help establish and achieve life goals, through objective financial planning and investment management. Our purpose is to help build, manage and preserve our clients' wealth.

Our Approach

We approach our business, as we approach our lives, with honesty, integrity, respect, faith, and a strong sense of family. Our belief is that an important way to achieve success both personally and professionally is to help others.

Applying Our Goal Based Process …



Your Potential Risks:

- Emotional Risk
- Return Sequence Risk
- Inflation Risk
- Health Care Risk
- Withdrawal/Longevity Risk
- Tax Risk

How Our Process Works:

The Five Steps

We collaborate with YOU…

- Your Family
- Your Accountant
- Your Legal Council
- Other Specialists …**TO:**

Understand

Clarify WHERE YOU ARE and where you want to go.

Diagnose

Determine your CURRENT WEAKNESSES/GAPS.

Design.

Your unique PLAN TO REACH YOUR GOALS

Implement

Your customized plan and investment SOLUTIONS.

Manage

SYSTEMATICALLY MONITOR and adjust

Determining Your Needs

MAP for:					Start Date:		Explained How to read RJ Statements
I.	Long-Term Goals	Year	Mid-Term Goals	Year	Short-Term Goals	Year	Discussed Online Access
1							Has Current Will
2							Copies of 401k Statements
3							Copies of Tax Return
Life Long Dream:							Social Security Statements
Family/Obligations:							

II.	Current Financial Status						
	Total Yearly Income:		His Income:		Rental Income:		Emergency Fund:
	Prior Year's Living Expenses:		Her Income		Farm Income:		Savings Program:
			Royalty Income:		Other Income:		College Savings:

III.	Client Financial Organizer						
	Insurance Type	Premium	Benefit		Insurance Type	Premium	Benefit
1	Medical			6	Auto		
2	Disability			7	Home		
3	Long-term Care			8	Umbrella		
4	His Life			9			
5	Her Life			10			

	Assets Type	Value	Investment/Annual Additions		Liabilities Lender/Fair Mkt Value	Balance	Interest Rate/Payment
1	Cash			1	Home Loan		
2	Checking			2	2nd Mortgage		
3	Savings			3	HELOC		
4	Investment Accounts			4	His Car		
5	Cash Value of Life Insurance			5	Her Car		
6	His Retirement			6	Credit Card 1		
7	Her Retirement			7	Credit Card 2		
8	His IRA			8	Student Loans		
9	Her IRA			9	Other		
10	His Roth			10			
11	Her Roth			11			
12	Home			12			
13	Real Estate			13			
14	Vehicles			14			
15	Personal Property			15			
16	Other			16			
	Total Assets	$0	Net Worth	$0	Total Liabilities	$0	

Worksheet for creating "My Action Plan"

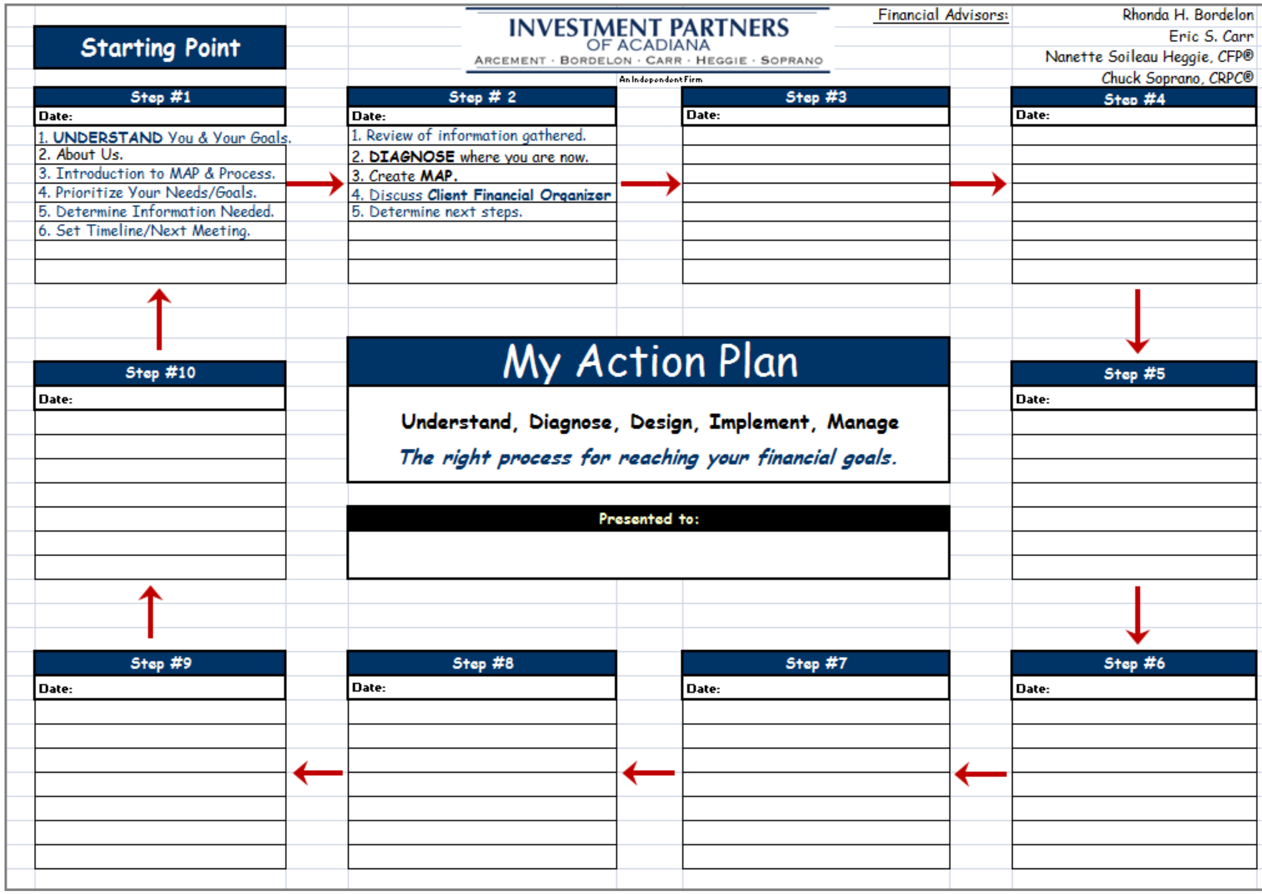
Managing Our Relationships

Create a MAP -

based on your goals, strengths and weaknesses.

<u>Through this process You:</u>

- Get Organized
- Prioritize Goals
- Collaborate on Plan
- Stay on Track



Client Financial Organizer

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Client Financial Organizer

******Take this with you if you ever have to evacuate!***

This list is intended to help you get your financial information organized. Depending on your personal preference, your financial asset, liability, and planning information can be kept in a binder, or a file. You may want to keep these Important Documents in a fire proof safe or safety deposit box. You will need one or more files for each category. A space has been left after each category on the list so that you can figure the correct # of files you will need.

*****Remember to give a copy of your key contact information, and the location of your important documents, to a trusted advisor or a loved one in case of emergency.**

Green> Assets

Generally these statements do not need to be kept for over 12months, although you will need to keep your 1099/Year End Statement longer for tax purposes.

1. Retirement Accounts - ( ) files: One hanging file for each person. This file will contain folders for each 401k, IRA, or other retirement accounts. *Keep the sign-up packet for your company retirement plan. *(You generally do not need to keep the prospectuses mailed to you from Mutual fund companies.)

2. Investment Accounts – ( ) files: One hanging folder for each type of investment account you have that is not held in a retirement account: his, hers, joint, etc. Prepare a separate file for statements from every brokerage account you maintain such as mutual funds, stocks, bonds, etc. *(If your brokerage firm does not track the cost basis of your investments for you, you will need to continuously track this purchase cost info.)

3. Saving and Checking – ( ) files: Keep your monthly or quarterly bank statements here with a separate file folder for each account.

4. Children's Accounts - ( ) files: If you have children, create a folder for each child. Include current statements and other records pertaining to college savings plans, and other investments made on their behalf.

Red> Liabilities

1. Home Loan – ( ) files: If you have a home mortgage, create a file for all loan documents, interest rate, payment history, and amortization schedule.

2. Home Equity Line of Credit – ( ) files: If you have a home equity line of credit, create a file for all loan documents, interest rate schedule, and payment history.

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337-889-0250 • 888-405-2048 • 337-889-0251 Fax
www.InvestmentPartnersOfAcadiana.com

Using a binder or file system, **we help you get organized** to take control of your life!

- Assets
- Liabilities
- MAP & Planning
- Important Documents

Who we serve

Business Owners

- Retirement Plans
- Tax Advantaged Investments
- Risk Management
- Estate/Succession Strategies
- Business Sales

Women

- Financial Organization
- Investment Management
- Overall Financial Planning
- Insurance/ Risk Management
- Client Symposiums and Workshops

Professionals

- Investment Management
- Asset Allocation for 401ks
- Retirement Planning
- Tax Planning
- Stock Option Planning

Retirees/Pre-Retirees

- Investment Management
- Determining Proper Asset Allocation
- Retirement Income Planning
- Risk Management
- Legacy/Estate Planning

Our Team

Rhonda H. Bordelon is a **Financial Advisor** with 13 years of experience. She has a Bachelor's degree from USL and a Master's degree from LSU. Rhonda works with both individual and corporate clients. She handles personal investments, business retirement planning, and retirement distributions.

• Licenses in General Securities (7, 63, 65), life insurance, long term care insurance and variable/fixed annuities.

Eric S. Carr is a **Financial Advisor** with 12 years of experience and a degree from LSU. Eric is proficient in investment management and portfolio construction. Eric specializes in 401k rollovers and retirement income planning.

•Licenses in General Securities (7, 63, 65, 31), life insurance, long term care insurance and variable/fixed annuities.

Amber Latiolais Palumbo is our **Registered Administrative Coordinator**. She has 14 years of industry experience and is proficient in all phases of brokerage operations and client support services.

Licenses in General Securities (7, 63, 24).

Our Team

Nanette Soileau Heggie is a **Certified Financial Planner ™** with 16 years of experience as a **Financial Advisor** and 6 years as an IRS tax auditor. She helps clients manage investments, risks, liabilities, cash flow and exposure to taxes. Nanette has experience dealing with higher level estate planning, structuring business sales to help owners save on taxes, and municipal bond portfolio management.

•Licenses in General Securities (7, 63, 65, 31), life insurance, long term care insurance and variable/fixed annuities.

•July 2008, CERTIFIED FINANCIAL PLANNER™.

Charles "Chuck" J. Soprano Jr. is a **Chartered Retirement Planning Counselor®** with 9 years of experience as a **Financial Advisor**. He has a Bachelor's degree from Louisiana College. Chuck works with both individual and corporate clients in managing their assets & liabilities. He specializes in the laddering of municipal bonds, retirement planning analysis, and 401(k) rollovers. Chuck helps clients become and/or maintain their financial independence through the reduction of debt and systematic investing.

• Licenses in General Securities (7, 9, 10, 63, 65,), life insurance, long term care insurance and variable/fixed annuities.

The Raymond James Advantage

Extensive Resources to Help Meet Your Objectives

You and Your Family

Your Tax Professional

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Your Attorney

Raymond James Resources and Specialists

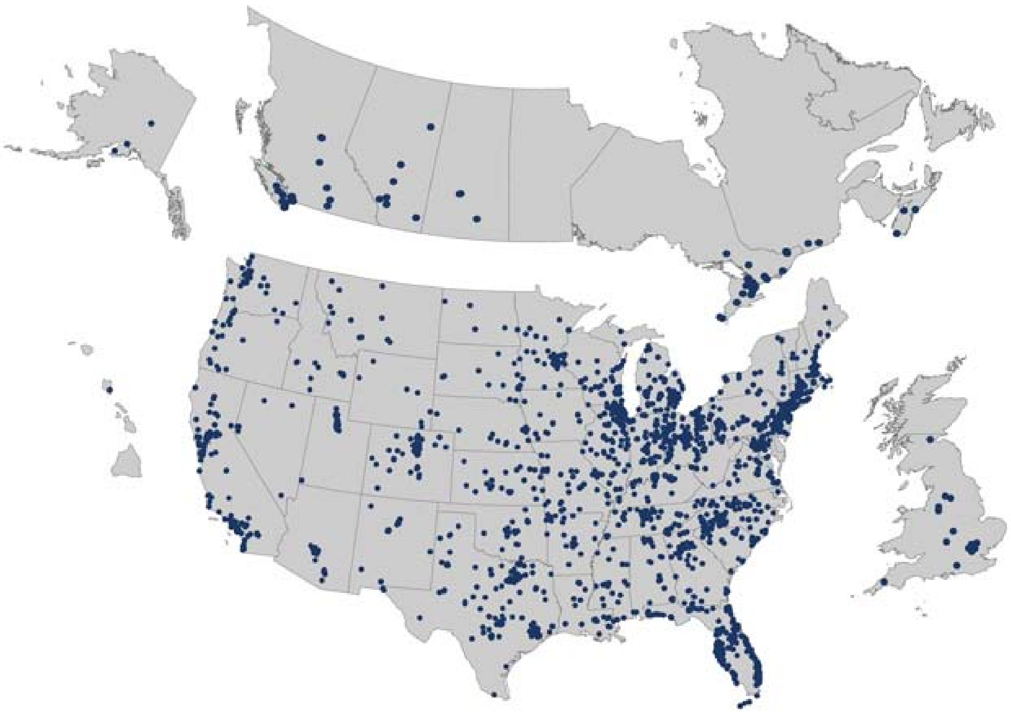
- Investment Solutions
- Planning Solutions
- Solutions for Businesses and Corporations

We leverage the expertise of Raymond James professionals,
while collaborating with your existing legal and tax relationships,
to come up with the optimum solution for you.

The Raymond James Advantage

Raymond James: A Firm With Substantial Size

- **Member of the Fortune 1000**
- **Total client assets under administration over $186 billion***
- **4,000 support associates** located in corporate offices
- Raymond James has **more than 2,200 branch locations** throughout the United States, Canada and overseas. The firm also maintains an array of affiliated international offices including Paris, Nice, Cannes, Brussels, Buenos Aires, Düsseldorf, Stuttgart, Luxembourg, Geneva, Lausanne and Montevideo.



*As of 9/30/08

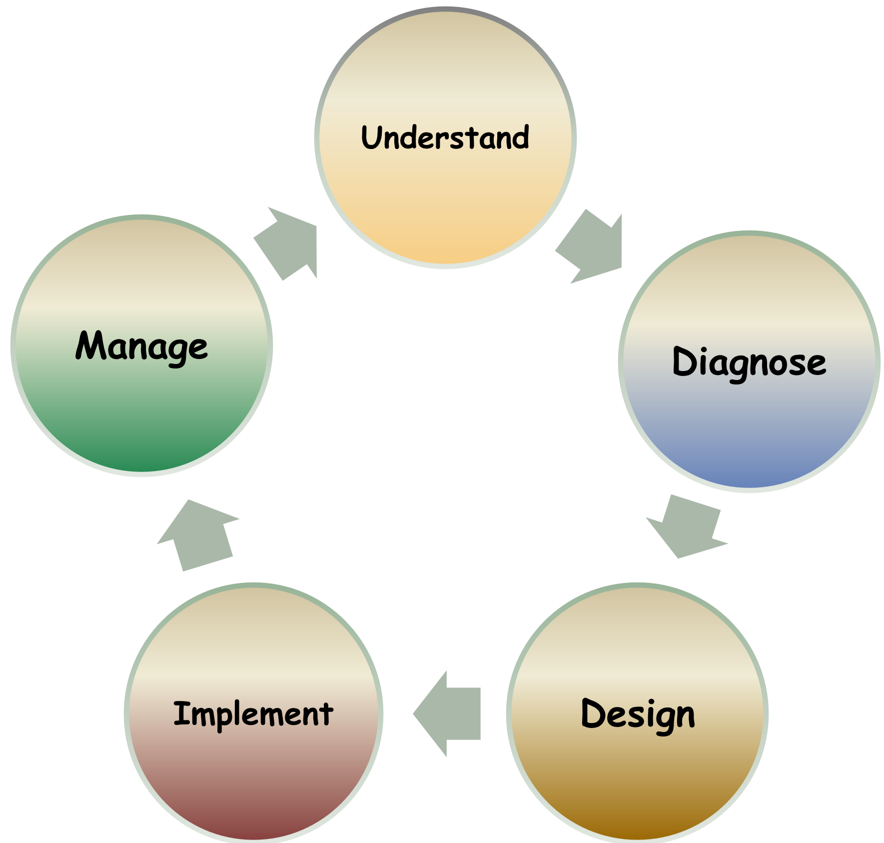
NEXT STEPS

1. **Decide if a relationship with us would be beneficial to you**.

2. **Discuss relevant information** such as bank and brokerage statements that is needed.

3. **Begin "MAP"** worksheet.

4. **Set up a follow-up meeting** or conference call.



Award-Winning* Client Statements

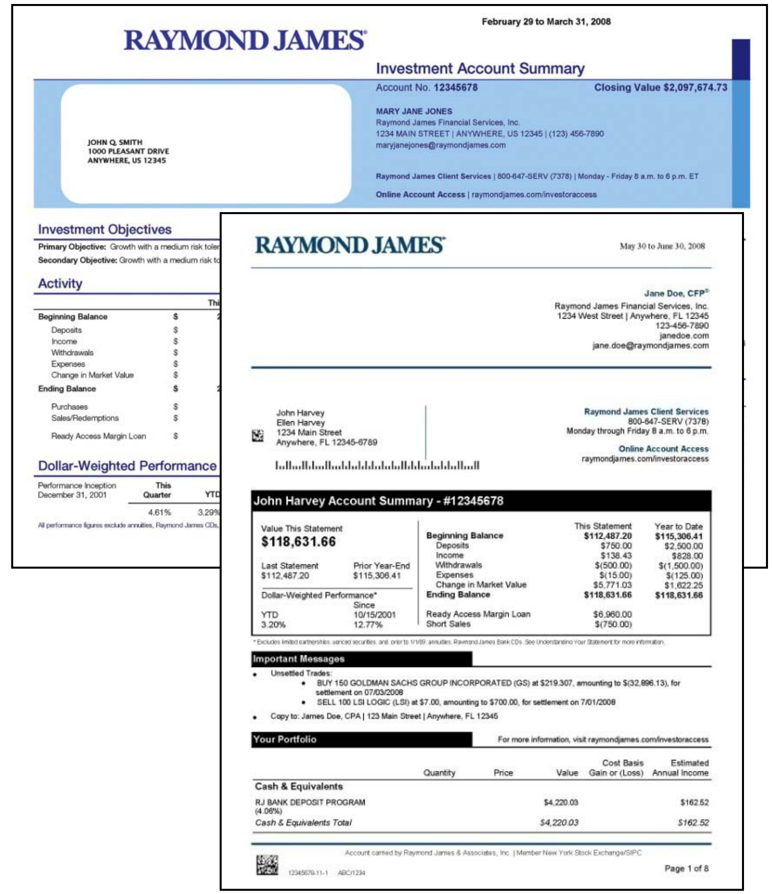
Select our Comprehensive Statement*
or our new Executive Overview

Our **Comprehensive Statement** offers detailed information, including:

- Cost basis and date acquired
- Subcategories within each portfolio section
- Chronological sorting of all activity
- Charts and graphs that provide additional information

Our **Executive Overview** provides a streamlined version of your statement:

- Focused on essential account information
- Delivered in a simple, easy-to-read format
- Printed "portrait-style" and mailed in a standard envelope

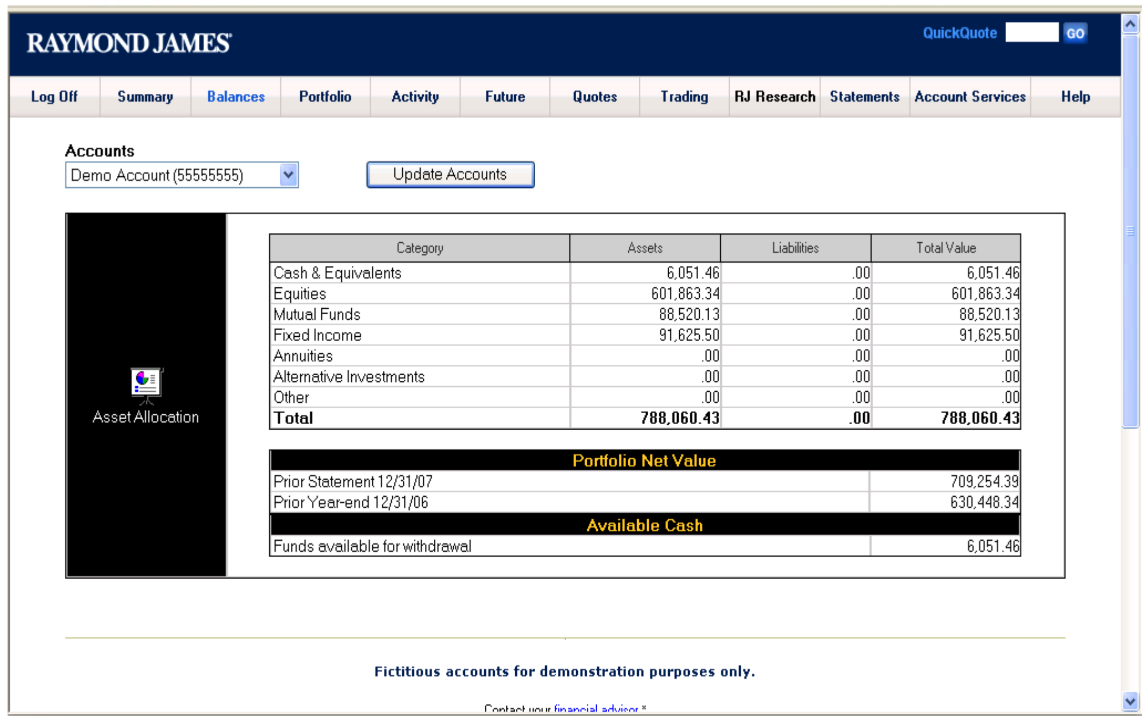


* Raymond James Financial, Inc.'s enhanced client statement, which debuted in early 2007 to clients of its domestic wholly owned broker/dealer subsidiaries, Raymond James & Associates and Raymond James Financial Services, was ranked third-best among a field of 23 competitor firms in the latest rankings from Dalbar, the nation's leading financial services market research firm, in their "2007 Trends and Best Practices in Brokerage Statements" study.

Online Investor Access

Investor Access combines the freedom of online services with the essential support and guidance of your professional financial advisor.

- A complete look at your portfolio with **cost basis** information
- Continuously updated **quotes for major market averages**
- Downloads to **Microsoft's Money®** or **Intuit's Quicken®**
- A record of **recent transactions** by account
- A preview of **upcoming activity** such as dividend payments
- Online **copies of statements**, trade confirmations and tax reporting documents



Category	Assets	Liabilities	Total Value
Cash & Equivalents	6,051.46	.00	6,051.46
Equities	601,863.34	.00	601,863.34
Mutual Funds	88,520.13	.00	88,520.13
Fixed Income	91,625.50	.00	91,625.50
Annuities	.00	.00	.00
Alternative Investments	.00	.00	.00
Other	.00	.00	.00
Total	**788,060.43**	**.00**	**788,060.43**

Portfolio Net Value	
Prior Statement 12/31/07	709,254.39
Prior Year-end 12/31/06	630,448.34
Available Cash	
Funds available for withdrawal	6,051.46

Keys to Our Relationship

Our goal: Your 100% satisfaction with the advice and service you receive.

Disclosure Confidentiality	▪ In order for us to give you our best service, it is critical that you be as forthright as possible, providing us with complete and accurate information. ▪ In disclosing this information, you can be assured that we take stringent measures to protect your privacy.
Communication	▪ The success of our long-term relationship, and your long-term investment experience, depends on our maintaining an open, ongoing dialogue. ▪ We will communicate with you regularly, openly and honestly about your financial plan, including fee schedules. ▪ If you have a question or concern about the management of your account, your statement, your fees, or just something you heard from a friend, contact us about it. We are here to help.
Referrals	▪ We focus the majority of our time on our clients, and we are very selective in building our client base. We depend on our best clients to help us grow and maintain a high-quality practice by introducing us to people just like themselves.