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NASHVILLE FINANCIAL

Your Goals, Your Portfolio. In Perfect Alignment.

MAKING BIG FINANCIAL DECISIONS IS NO SMALL TASK AND ONE THE FOWLER GROUP OF RAYMOND JAMES DOESN'T TAKE LIGHTLY.

Through their comprehensive approach to wealth management, the team at The Fowler Group of Raymond James helps reveal what's most important to clients and applies that knowledge to creating, executing, and carefully managing a custom financial plan. The Fowler Group's affiliation with Raymond James allows them the ability to successfully offer and provide all financial services to individual, family, and institutional clients.

INDIVIDUAL AND FAMILY CLIENTS

"Our financial planning process for individuals and families is grounded in three basic financial concepts: wealth accumulation, preservation, and distribution," says R. Andrew Fowler, AIF®, AWMA®, Senior Vice President, Investments, Managing Director. "During the working years, we'll develop and monitor a wealth accumulation plan based on each client's specific goals and objectives. As clients approach retirement, we will assist in making critical decisions regarding retirement plan options, social security, and tax planning."

When a client retires, Fowler and the team determine a tax-efficient income distribution plan to meet their lifestyle needs and wealth transfer strategies to best accomplish their estate planning needs. During this process The Fowler Group might discuss or implement any or all of the following strategies: long-term care insurance, life insurance, debt management, lending strategies, college planning, and investment management.

"Our investment strategy is always geared toward our client's personal risk tolerance and short- and long-term financial goals," says Fowler. "We aim to help our clients accomplish their goals with as much certainty and as little risk as possible. We do this through asset allocation and diversification, top-quartile investment selection, avoiding conflicts of interest, and utilizing low-cost and tax-efficient investments, all while maintaining full transparency."

*(l-r) **Nicole McLeod**, CFP®, AIF®, Vice President, Investments, Certified Financial Planner; **R. Andrew Fowler**, AIF®, AWMA®, Senior Vice President, Investments, Managing Director; **Chris R. Boyd**, CFP®, CRPS®, AAMS®, Financial Advisor*

INSTITUTIONAL CLIENTS

Institutional clients trust The Fowler Group to help solve complex issues that face their businesses and organizations. Leveraging Raymond James' extensive resources, they are able to provide thoughtful, comprehensive guidance and planning. The team assists organizations ranging from publicly and privately held corporations to nonprofits and endowments to health care and education institutions. The common thread in working with all organizations is their transparent and hands-on approach with both employers and employees.

When sponsoring retirement plans to benefit employees, corporations have a fiduciary responsibility regarding fees and often aren't aware of many indirect fees that are collected. Not only is it important, it's the plan sponsor's responsibility to understand how fees and expenses are being assessed within their plan to ensure they're reasonable and to manage them effectively. Uneven indirect fees offsetting plan expenses can often expose plan sponsors to potential conflicts of interest and other fiduciary liabilities. This can be avoided by undertaking a comprehensive review of retirement plan expenses, benchmarking results, and developing specific and prudent investment policies, all matters The Fowler Group is experienced in.

"Clients want nothing less than skilled, seasoned professionals to help them plan for their future," adds Chris R. Boyd, CFP®, CRPS®, AAMS®, Financial Advisor. "Our collective industry experience allows us to offer and execute a transparent and rewarding process for our clients."

THE FOWLER GROUP OF RAYMOND JAMES IS LOCATED AT 1033 DEMONBREUN STREET, SUITE 500, NASHVILLE, TN 37203. FOR MORE INFORMATION, VISIT **FOWLERWEALTHMANAGEMENT.COM** OR CALL **615-645-6715**.

THE FOWLER GROUP of RAYMOND JAMES®