

Financial Planning



What Does Financial Planning Mean to You?

People give different answers to this question. Uncertainty is what causes us stress, and worrying about potential life events is inevitable. What if I get sick? What if I pass away early? What if a child needs financial help? What if college expenses are higher than I planned? What if my investments are too risky? What if I lose my job? What if taxes go up? What if I cannot retire when I want? What if I go through a divorce?

Financial planning is a method to uncover the stresses of a family and develop strategies to address them. We call this **defining priority** in their lives, determining the most important areas of focus, and implementing steps of action to pursue each one.

Why Highland Trust Partners?

Highland Trust Partners LLC is a comprehensive financial planning firm helping clients:

- See finances from a holistic point of view
- Create integrated strategies that take into account all of your financial activities
- Identify long-term goals and the steps needed to pursue these goals
- Track progress and make adjustments around new life events
- Understand what it means to have a fiduciary firm serve as an advocate

Our Mission

To provide families direction with the goals they want to achieve in life.

Our Core Values

Integrity
Service
Knowledge
Objectivity
Value

We will:

- Promptly, completely and candidly answer all of our clients' inquiries.
- Monitor and evaluate our clients' progress.
- Seek to anticipate the needs of our clients.

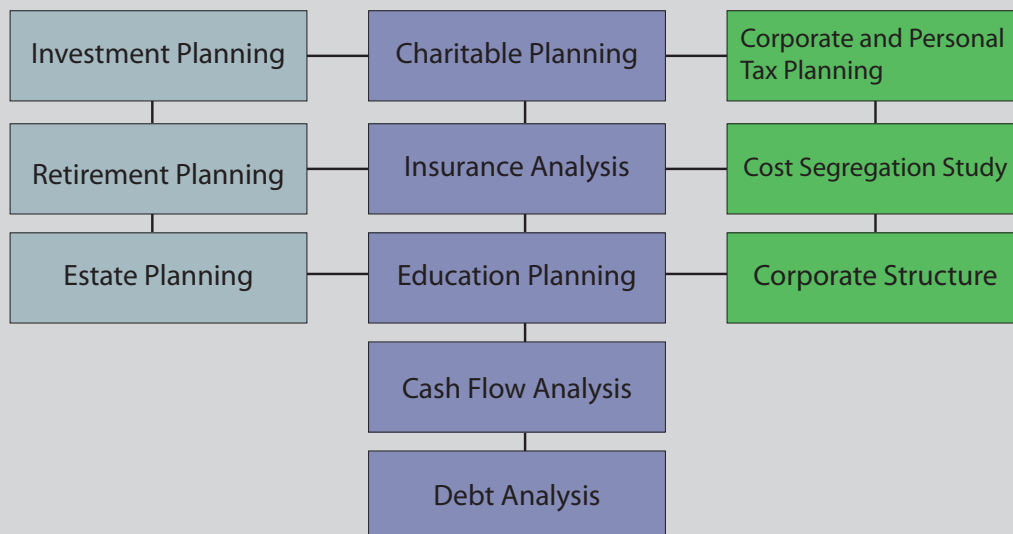
Our Process

With members holding designations such as CERTIFIED FINANCIAL PLANNER™, Accredited Investment Fiduciary, Accredited Estate Planner, Chartered Financial Analyst, and Financial Paraplanner Qualified Professional, Highland Trust Partners embraces a team approach to financial planning. Every financial road map is reviewed by multiple professionals on our team to ensure that HTP presents the client with the most thorough plan possible. In most cases, our developmental process also requires conversations with our client's CPA, attorney, insurance agent, and/or personal banker to ensure the data is accurate.



Customization

Our financial plans are customized to the needs of the client, and below are several areas of focus. Every plan we develop will include multiple areas, and in the most complicated cases, all of them.



The Right Plan for Each Client

Who Are Financial Plan Clients?

The honest answer? Everybody. Regardless of your profession, income, family situation, age, or amount of wealth, everybody has stresses related to money and needs some type of plan. Examples:

- Couple in retirement wanting to make sure they balance income and expenses, as well as have their estate in order for the family.
- Couple with kids still at home who need to maximize their retirement savings strategy, pay down debt, plan for education expenses, and make sure they are adequately insured.
- Empty nesters planning the end of their careers, paying off remaining debt, determining how to use Social Security, and coming up with a retirement budget.
- Families with many assets but not a lot of liquidity (e.g., those who own farms, timber land, rental property, or a business) interested in passing on assets in the future, determining if there is a way to pull more income in retirement, and making sure the estate is structured correctly for family to own or sell assets at passing.
- Small business owner who needs to determine if they should sell the business in retirement, bring in family to manage/own, start funding retirement to supplement income one day, and analyze if he/she is properly insured for the family.
- A person going through a divorce who needs help understanding the division of assets, a household budget, alimony/child support and financial independence.

Building Your Plan

Families sometimes believe that working with a financial planner is a cumbersome process, but it is far from true. While it does take time, we have

developed a process that makes it easy on our clients.

1. Our initial consultation with the family is at no cost and helps both of us determine if a financial plan is in your best interest. Sometimes, simple planning issues such as college education can be accomplished without a comprehensive financial plan.
2. Our financial plan agreement establishes the areas on which we will focus for your needs. Clients pay an hourly fee for services with most comprehensive plans requiring 10 to 15 hours during the first 12 months.



3. Through our relationship-building process, we get to know you and your family which allows us to determine the most important areas on which we should focus together for your customized and effective plan.
4. Our staff will build your web portal and work together to link your online financial accounts (bank, insurance, investment, credit cards) to this system. We do not have access to your usernames or passwords. The web portal does not allow for transactions from accounts but provides an excellent overview of your financial data.

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The Right Plan for Each Client (continued)

5. Each of our CERTIFIED FINANCIAL PLANNER™ professionals will review the metrics and goals you want to achieve and develop strategies to implement action steps. Taking this team approach is another benefit Highland Trust Partners provides to our clients.
6. The presentation meeting is typically two to four weeks from the initial consultation, at which time recommendations are presented as well as information on using our unique interactive web portal. Adjustments to data are made at this meeting, and the plan goes live.
7. The need for follow-up meetings is dependent upon how much help you need to implement your action steps. Most clients will require three to five meetings the first year and a minimum of two per year afterwards.
8. As your life changes or you want to consider new ideas (retiring early, buying a second home, giving money to kids/charity), our planners will work with you to see how these options impact your future plans. The web portal allows for the monitoring of your finances for as long as you are part of the HTP family.



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