

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, where we determine the most important areas of focus and implement action steps to pursue each.

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 your financial activities
- Identify long-term goals and the steps needed to pursue them
- Track your progress and make adjustments as you experience new life events

Our Mission

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

Our Core Values

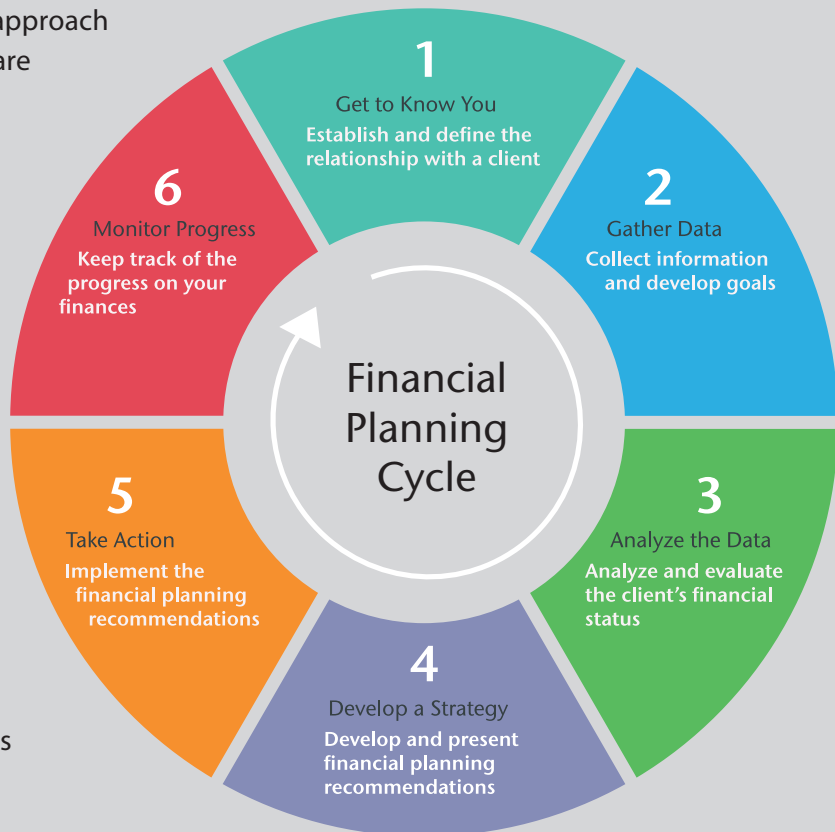
Integrity
Service
Knowledge
Objectivity
Value

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.

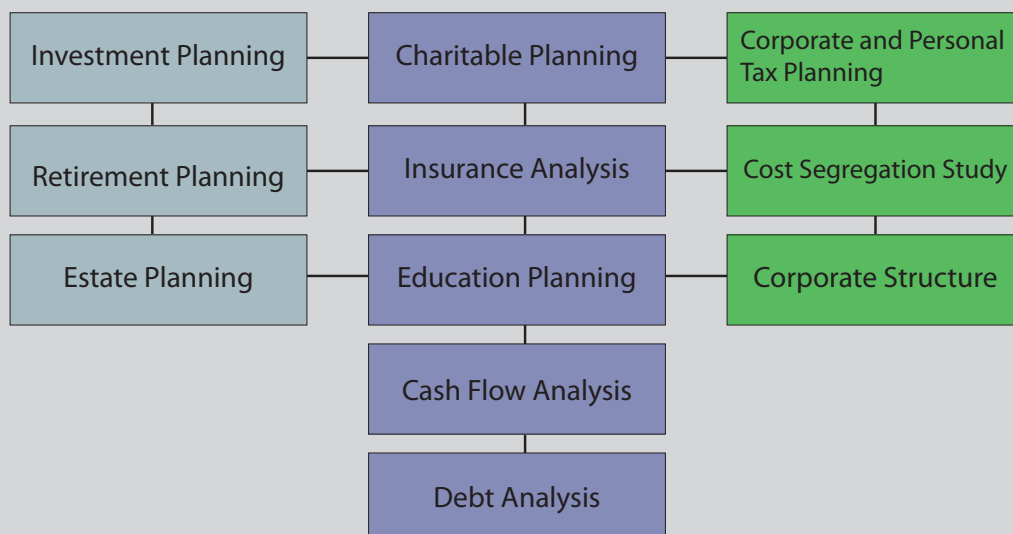
Our Process

Highland Trust Partners has a team approach to planning with two partners who are CERTIFIED FINANCIAL PLANNER™ Professionals, two experienced advisors, a Registered Paraplanner (RP®) and interns from the University of Georgia's Financial Planning Program. Every financial plan is reviewed by one if not both CFP® Professionals to ensure that Highland Trust Partners presents the client with the most thorough plan we can. In most cases, our developmental process also requires conversations with a 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 Latest Technology at Your Fingertips

Highland Trust Partners subscribe to eMoney financial planning software on behalf of clients. eMoney is an interactive planning software that updates banking, investment, insurance, and purchase activity nightly to provide an accurate representation of a client's financial standing. Clients are given a personal web portal to view this information and have the ability to pull reports such as net worth, cash flow, balance sheet, investment analysis, and budget at will. Access can also be granted to the other professionals working with the family as well as other members of the client's family.



The program also includes unlimited cloud storage to consolidate documents such as:



Tax returns



Insurance documents



Wills



Powers of attorney



Deeds



Marriage certificates



Health care certificates



Passports



Family photos



Our Wealth Management System employs the most advanced security features and protocols to keep your data safe, private and secure, 24/7/365. Comprehensive security protection measures include password protection, secure socket layer encryption, firewalls, intrusion detection, audits, inspections and more. You can be confident that your important information is safe and secure.

Non-Transactional • Password Protection • Highest Encryption • Secured Data • Routine Security Testing

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 a lot of 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 one day, 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 it. While it does take time, we have developed a process that makes it easy on the client.

1. Our initial consult 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 we will focus on for your needs. We charge \$250 per hour, and a comprehensive plan typically requires upwards of 10 hours. You would pay us a retainer of one-half the fee when the agreement is signed and the remainder when plan is implemented.
3. You complete our profile booklet and provide us copies of documents (statements, tax returns, estate items). We understand this information is sensitive and confidential, and we will return everything to you.
4. Our staff will then build your web portal and work together to link your online financial accounts (bank, insurance, investment, credit cards) to the portal. We do not have access to those usernames or passwords, and the web portal does not allow for transactions from accounts.
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 4-6 weeks from the initial consult, at which time recommendations are presented as well as information on using the interactive web portal we designed. 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 require to implement your action steps. Most clients will need 3-5 meetings the first year and a minimum of 2 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 is in place for you to monitor finances for as long as you are part of the Highland Trust Partner family.

Our Team

Mark Cross, AIF®

Founding Partner

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Mark is an independent financial advisor and Accredited Investment Fiduciary,® (AIF,®). He

focuses primarily on retirement, estate, and investment planning. Mark takes great care in helping clients develop a plan tailored to their needs by simplifying the process, allowing them to make well-founded, intelligent, and confident financial decisions.

Mark received a BS in economics with a concentration in finance from the University of Georgia. He began his financial services career in 1986 and brings more than 30 years of experience in the financial services industry to individuals, families, and business owners seeking customized strategies as they prepare for or live in retirement.

Before establishing Highland Trust Partners, an independent financial planning and wealth management firm in 2015, he managed a successful financial services practice at Wells Fargo Advisors for two decades and was a member of the Wells Fargo Advisors Premier Advisor Program which is based on performance and

production criteria, and reflects a superior level of professional achievement.* Mark joined Wachovia Securities, the Wells Fargo Advisors predecessor firm in 1993. Previously, Mark was a financial advisor and branch administrative officer with a regional investment company in Atlanta.

Mark is a sought-after speaker on a broad range of financial topics, including personal investment planning, and he's had articles published in the Athens Banner-Herald. Mark serves on the Advisory Board of Integrated Financial Group, which is listed as one of the Top 25 Financial Planning Firms in Atlanta by the Atlanta Business Chronicle in 2015 (based on assets under management). He's a past member of the finance committee at Athens First Methodist Church and the Parent's Advisory Committee for Prince Avenue Christian School. He also teaches Partners Sunday School class and previously served as president. Mark also serves as President of the Board of Trustees for Kappa Alpha fraternity at the University of Georgia. He served on the Advisory Board of the UGA College of Family Financial Planning & Gardner Webb University College of Financial Planning. He is a former member of the University Greek Housing Steering Committee and the Investment Management Consultants Association (IMCA).

Mark enjoys spending time with his wife, Frances, and their seven children as well as attending college athletics, playing an occasional round of golf, and hunting with his friends.

Jason Norton, CFP®, ChSNC®

Founding Partner

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Jason is a CERTIFIED FINANCIAL PLANNER™ Professional and a founding partner of Highland Trust

Partners. He began his financial services career while still in college. A consumer economics major from Alpharetta, Georgia, Jason transferred from the University of West Georgia to UGA. Through an internship, he obtained a position with the Wells Fargo Advisors predecessor firm, Wachovia Securities. While the position began with some simple administrative responsibilities, things quickly changed.

Following his graduation from Georgia, Jason had the option to join his family's cryogenics business. However, a position had been created for Jason on Mark Cross' team, and he accepted. He was named a financial specialist and placed on the junior broker

* The Premier Advisor distinction is held by a select group of Financial Advisors who meet or exceed Wells Fargo Advisors' high standards as measured by one or more of the firm's criteria for revenue generation, educational attainment, and client-service best practices.

Our Team Approach

track. Following the completion of his Series 7 securities representative examination and the junior broker program, Jason obtained his CERTIFIED FINANCIAL PLANNER™ certification.

In addition to his CERTIFIED FINANCIAL PLANNER™ certification, Jason has recently finished the Chartered Special Needs Consultant® designation. Christy and Jason's son Drew who is a fun, loving, opinionated and mess-making little boy is a fighter of a rare disease. This has led Jason and Christy to be advocates in all aspects of Drew's life. If you ask Jason why he chose to help others in the special needs community, "sometimes your job finds you".

Jason is actively involved in the Athens community as past president of Rotary (2009-2010) and former president of L.E.A.D. Athens. He regularly returns to UGA to speak to undergraduate classes in consumer economics about investing and financial planning.

Jason and his wife, Christy, were married in 2008 and are the proud parents of their son, Drew, born in 2010.

**Chris Caldwell, CFP®,
CRC®, AIF®, MBA**

Founding Partner, Director of Retirement Planning
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Chris is a CERTIFIED FINANCIAL PLANNER™ professional, Certified Retirement Counselor®, Accredited Investment Fiduciary®, and a founding partner of Highland Trust Partners. His primary focus is on corporate retirement plans and retirement, financial, and estate planning for families. Chris seeks to help families reduce financial stress by organizing their finances and developing strategies aligned with their goals and values. He helps businesses design retirement plans that are noticed and appreciated by employees with the goal of helping workers retire on time with the assets they require for retirement.

Based on experience, Chris knows that financial independence is the number one goal most people have for their lives in retirement. His clients rely on him to help them identify and overcome challenges along the path to retirement, anticipating and seeking to avoid obstacles that could come between them and their goals.

Chris received both his undergraduate and graduate degrees from the Terry College of Business at the University of Georgia. He began his financial services career in 1996 and has experience in trusts, investments, insurance, and banking. Chris has

concentrated his efforts over the years on enhancing his financial knowledge to assist clients by earning three accredited professional designations, which combined require more than 30 hours of continuing education each year.

Before joining Mark and Jason to establish Highland Trust Partners, Chris was Vice President of Investments at Wells Fargo Advisors, LLC. Chris was one of only 300 advisors at the firm to be recognized in the Wells Fargo Advisors Retirement Plan Consultants Program, a program open to select advisors specializing in corporate retirement plans. Prior to Wells Fargo Advisors, Chris worked with Wachovia Securities, SunTrust Trust & Investments, and ING.

Chris has been a contributing writer to the *Athens Banner Herald* newspaper and *Southern Distinction* magazine. He is an adjunct professor at Piedmont College, teaching several business courses and occasionally lectures to classes at the University of Georgia. He serves as a board member for St. Mary's Hospital, Highland Hills Retirement Village, Athens Rotary Club Foundation, and the Piedmont College Advisory Board. He is listed as a preferred financial planner by the Dave Ramsey Program and facilitates the Financial Peace workshop to churches and civic organizations.

Chris and his wife, Heather, were

Our Team Approach

married in 1999 and have two children, Seth and Natalie.

Amy Parrish, AWMA®

Senior Wealth Advisor

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Amy has worked as a trusted advisor to families and businesses since 1992. Amy holds the Accredited

Wealth Management Advisor designation from the College for Financial Planning. She develops close personal relationships with her clients allowing her to understand and address their unique needs. It is her goal to help them be more purposeful with their wealth. Specifically, Amy specializes in financial planning, estate planning, planning for transitions, strategic wealth distribution, charitable giving strategies, asset allocation, and the evaluation of investment managers.

Amy received a degree in political science with a concentration in global policy studies from the University of Georgia. Amy enjoys spending time with her husband, Bob, and children, Lindsey and Brooks. As a family, they are actively involved in their church, Athens First United Methodist. Amy has been and continues to be active in helping her community. She

is a past president for the Junior League of Athens, Athens Area Cancer Auxiliary, L.E.A.D. Athens Steering Committee, and Prevent Child Abuse Athens. She is a graduate of Leadership Athens and had a past appointment to serve on the Child Protective Services Statewide Citizen's Review Panel. Amy was appointed to the Oconee County Schools Board of Education in July 2016. She served as chair of the Economic Education Committee for the Oconee County Chamber of Commerce and is a member of the Rotary Club of Oconee County and Kiwanis of Social Circle. Amy has completed several marathons and distance relay races. She enjoys socializing with friends and family through these types of events, local 5k races for charity, and during training.

Tomekia Jackson

Director of Operations

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Tomekia joined Mark, Jason, and Chris when they formed Highland Trust Partners in 2015. As

Director of Operations, her primary focus is management of the firm's day-to-day operations. She is the key contact for clients, serving client accounts and responding

to inquiries, and is responsible for managing partners' calendars, budgeting office expenses, organizing seminars, and developing marketing strategies. Tomekia is also the team's website administrator and manages the firm's interns and receptionist.

Tomekia joined Wachovia Securities (which later became Wells Fargo Advisors) in 2005 as Client Associate for Mark and Jason. Many of the duties she performs today, she performed while with Wells Fargo Advisors. Tomekia was recognized on many occasions for her diligent work ethic in assisting clients, training fellow Client Associates, and supporting other advisors when needed.

Tomekia has extensive experience in banking. Before joining Mark and Jason, she worked for First American Bank, Wachovia Bank, and Athens First Bank. She has held multiple positions including teller, customer service manager, and assistant branch manager. Tomekia's knowledge of banking transactions is an asset to clients of Highland Trust Partners as well as to Mark, Jason, Chris and Amy.

Tomekia and her husband, Anthony, are "born and raised" Athenians. They have a daughter, Megan. Tomekia has been involved with numerous charities over the years, with a particular focus on March of Dimes.

Our Team Approach

April Giddeons

Client Service Associate



April joined Mark, Jason, and Chris when they formed Highland Trust Partners in 2015. As Client Service

Associate, April works directly with Tomekia to address the needs of all the firm's clients, which include but not limited to opening accounts,

distribution of funds, and scheduling meetings. April is also responsible for helping clients understand the firm's technology and addressing problems with account access.

April joined Highland Trust Partners after 3 years as Office Manager of another LPL office in Athens which was acquired by Highland Trust Partners. Prior, she worked for 4 years as an associate with a local Edward Jones Office. April's knowledge of the industry and client relations

is a tremendous asset to Mark, Jason, Chris, Amy, Tomekia, and the firm's clients.

April is a Financial Paraplanner Qualified Professional™ and is instrumental in developing financial plans for clients.

April and her husband, Michael, were married in 1992 and have two sons, Joshua, and Daniel. They have three children if you count their miniature Schnauzer, Scooter.



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