THE TRUSTED ADVISOR

# CFM

Carter Financial Management | Carter Advisory Services

**IT'S ABOUT YOUR ENTIRE LIFE – NOT JUST YOUR PORTFOLIO**

# Planning for life. Preparing for a lifetime

"EVEN WHEN YOU THINK YOU HAVE YOUR LIFE ALL MAPPED OUT, THINGS HAPPEN THAT SHAPE YOUR DESTINY IN WAYS YOU MIGHT NEVER HAVE IMAGINED."
DEEPAK CHOPRA

Life achievements, success, prosperity and wealth are the personal rewards we all strive for. They are the result of hard work, foresight and planning.

Like many busy, successful individuals, perhaps you see your destination, but not the steps along the way. Shaping your destiny requires a helping hand and adherence to a plan that manages not only the opportunities, but also the risks that you may encounter. Our purpose at Carter Financial Management is to help you not only plan your journey, but, most importantly, reach your goals. For more than three decades, our planners have helped affluent clients and their families plan their financial destinations during both the wealth accumulation and distribution phases of their lives.

With offices in Dallas, Houston, Midland and Chicago, Carter Financial is known for its outstanding team of planners, unique customer service, and vast knowledge of the industry. Together, these qualities contribute to our ability to help you achieve your financial and life goals.

## GOING BEYOND THE NUMBERS

At Carter Financial, we believe that the complexities of managing wealth require trusted advisors whose wisdom enables them to look beyond the finances and formulas.
We understand that managing wealth – for your generation and the next – is a collaborative and customized process that is clearly defined by your circumstances, and even your personality. It also requires the skill, vigilance and discipline for which our professional planners are known. But, most importantly, it requires a sound philosophy of conduct.

## THE PRINCIPLES OF TRUSTED ADVICE

At Carter Financial, our philosophy is founded on three longstanding pillars. These principles are woven into everything we deliver and explain why Carter Financial has earned our clients' trust for more than three decades.

COMPETENCY. As the cornerstone of our practical approach to wealth management and financial planning, competency incorporates wisdom based on experience and requires character with the utmost commitment to honesty and integrity.

CLIENT SERVICE. Attention to detail, the capability to consider all aspects of a client's situation, and the advice of highly experienced professionals allow our clients to experience the personalized services of a small boutique – while benefiting from the resources, customized solutions and variety of services that a global firm can provide.

EDUCATION. Well informed clients make well informed decisions. This is a longstanding principle and is why we consistently design and deliver educational information, seminars and conferences for our clients.

# The qualities that set us apart

"AS YOU MOVE THROUGH THE DAYS AND YEARS OF YOUR LIFE, YOU DO NOT GO UNNOTICED. YOU LEAVE A TRAIL, AN IMPRESSION, FOOTPRINTS... UNQUESTIONABLE PROOF THAT YOU EXISTED... IN THE LIVES OF THOSE AROUND YOU."
LEE ANN WOMACK

Carter Financial Management has several distinct qualities that have set us apart in wealth management and financial planning.

1. **KNOWLEDGE AND FOCUS –** Working with affluent individuals and families is our primary business. Our years of experience working with clients have produced carefully developed disciplines for building, preserving and distributing wealth, including targeted strategies for asset management, tax minimization, and philanthropic planning.

2. **CLIENT ADVOCACY –** The interests of your business and family are at the center of our philosophy and approach.

3. **AN EXPERIENCED TEAM OF MULTI-DISCIPLINARY SPECIALISTS –** Your Carter Financial team of wealth management professionals represents a wide spectrum of advanced educational backgrounds and professional designations, including 17 Certified Financial Planners™, two Chartered Life Underwriters, a Chartered Financial Consultant, a Chartered Financial Analyst, an Accredited Estate Planner, a Certified Public Accountant, and an attorney.

4. **OBJECTIVE ADVICE –** Our primary goal is to design the optimum strategy around your needs. Only then do we present alternatives for implementation – in a strategic versus product-driven context.

5. **COMPREHENSIVE SCOPE –** With access to the vast range of global resources of Raymond James Financial Services, we provide a full spectrum of services that can be expanded and customized to your needs, priorities and unique circumstances.

6. **INTERGENERATIONAL CONTEXT –** Our process addresses not only your immediate goals, but also the long-term legacy requirements for your spouse, business, community, and future generations.

7. **PROFESSIONAL PARTNERING –** Carter Financial works closely with your other trusted advisors to provide the critical central coordination for integrating the accumulation, preservation and distribution of wealth with all aspects of your financial affairs.

8. **CONTINUITY –** The plans you implement will likely outlive all of the individuals and advisors involved in its present formation. That is why great care should be taken in selecting a partner that will be available to you today, as well as in the future. Our client relationships span generations, and we are developing our successors from within, providing the assurance that Carter Financial will remain active partners in keeping your plan current.

## WHO WE ARE

Carter Financial Management, Inc. (CFM) is a multi-disciplinary financial organization serving the specialized planning and financial service needs of affluent individuals, families, business owners, professionals and executives, combining financial, tax, legal, business and philanthropic matters into a unified strategy.

CFM's sister company, Carter Advisory Services, Inc., provides fee-based financial planning services for clients requiring comprehensive financial management for estates between $2 million-$100 million. We have a longstanding relationship with Raymond James Financial Services, which serves as our broker/dealer and through which our securities and investment advisory services are offered. Raymond James Financial Services is a Member of FINRA and SIPC, and is an affiliate of Raymond James & Associates, Member NYSE/SIPC.

**DISCOVERING THE PATH TO YOUR FINANCIAL FUTURE**

# The discipline of wealth management

"THE REAL VOYAGE OF DISCOVERY CONSISTS NOT IN SEEKING NEW LANDSCAPES BUT IN HAVING NEW EYES."
MARCEL PROUST

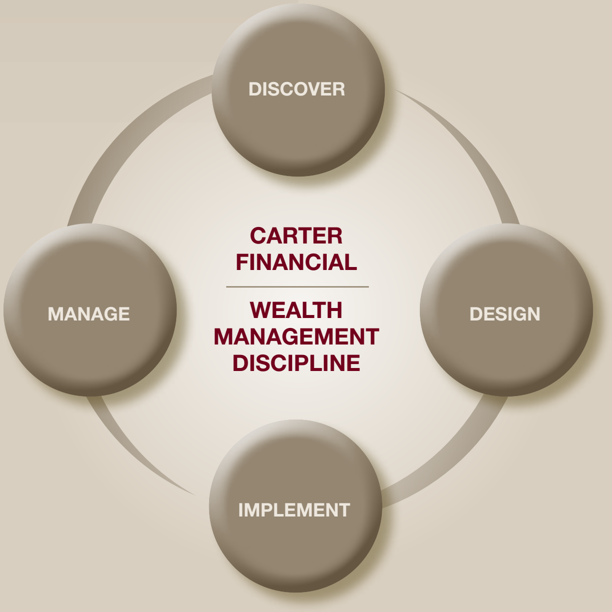
The business of wealth management demands a disciplined professional approach with clear financial objectives. This process involves working closely with you and your other advisors to identify issues, review alternatives, recommend solutions, and manage implementation with meticulous attention. Our strategic approach to helping you preserve and manage your wealth revolves around the following four-step process:

1. DISCOVERY: THE FIRST STEP OF THE JOURNEY – A good plan begins with discovery; which starts by gathering and analyzing all of the relevant data in the context of your hopes, concerns, values, and dreams. From your data and our interview with you, we define clear objectives that form the foundation of a good plan. The discovery of your objectives, risks, and opportunities – and your goals for preserving your wealth and passing it on to others – marks the beginning of our disciplined approach, and leads to a plan intended to stand the test of time.

2. PLAN DESIGN: SEEING THE WAY – Once the discovery process is complete, our planning team begins crafting a plan to fit your unique situation. First, by carefully analyzing your objectives and data, we isolate your financial risks and opportunities. The next step involves financial, tax, and legal analysis—a process using stringent protocols for researching and testing financial models, and careful analysis of combinations of solutions. During this process, we consult with your other financial advisors to assure integration of the plan with your other financial affairs. The result is a convergence of mindful recommendations delivered in a unified and understandable plan.

3. IMPLEMENTATION: ALMOST HOME – With map in hand, the path is straightforward. In tandem with your other advisors, legal documents are drafted; funding is secured through the appropriate vehicles; and assets are positioned and allocated to meet your plan's specifications. As ideas become reality, the plan guides you to your chosen destination, while making certain that those you care about have the maps and skills to plan their own journeys. Solutions must also be responsive to the ever-changing global environment. As such, a responsible plan forecasts and accommodates change through prudent flexibility.

4. PLAN MANAGEMENT: FINISHING STRONG – With goals in sight, great care is taken to ensure that your implemented plan follows the intended path. We establish regular reviews to gauge your plan's performance, and make adjustments for changing laws, regulations, market conditions, and investment performance. The reviews also take into account your changing personal and financial circumstances.





# Delivering global resources with personal service

"WE TAKE THE INFINITELY COMPLEX AND TRANSFORM IT INTO A WORKABLE AND UNDERSTANDABLE PLAN FOR FINANCIAL HEALTH. THIS IS OUR LIFE'S WORK, OUR CONTRIBUTION TO OTHERS."

BILL CARTER

With a broad view of the path to your destination, Carter Financial can effectively guide you according to the priorities you establish by helping you:

- Build and manage your wealth in line with your needs and objectives
- Bring order to and solidify your control over your financial affairs
- Manage risk to you and those you care about
- Eliminate or substantially reduce income, excise, capital gains, gift, estate, and generation skipping taxes
- Protect your wealth and income from litigation
- Assure the continuance of your lifestyle through retirement planning
- Manage the value of your business interests
- Recruit, retain and reward your employees and highly-paid executives

Through our industry-leading specialists and the global resources of Raymond James Financial Services, we offer one of the most comprehensive arrays of services, strategies and tools for addressing the complex requirements of wealth.

**PRIVATE BANKING**
- Integrated investment and cash management services
- Online banking
- Consolidated checking & VISA Gold card

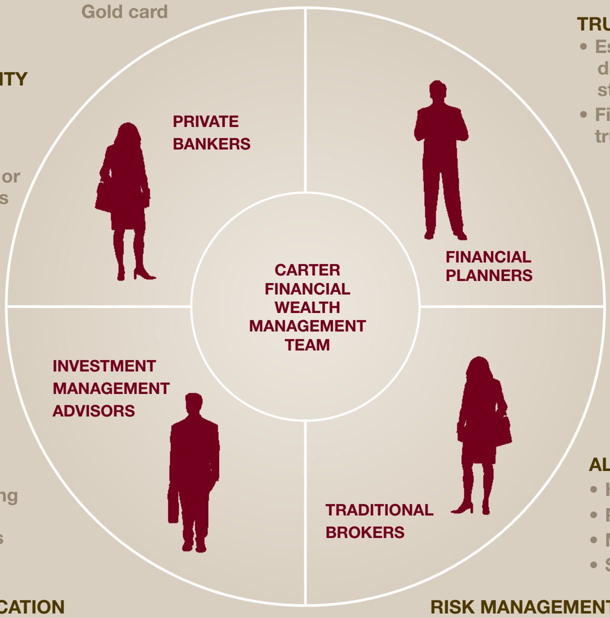
**FINANCIAL PLANNING**
- Comprehensive financial planning
- Estate planning
- Retirement planning/ plan distribution strategies
- Education funding

**TRUSTS & ESTATES**
- Estate planning/ distribution strategies
- Fiduciary/ trust services
- Revocable/ irrevocable life insurance trusts
- Lead/remainder/ dynasty trusts

**RISK CONTROL & LIQUIDITY**
- Credit & lending
- Hedging & monetization strategies
- Advice on concentrated or restricted stock holdings

**PHILANTHROPIC PLANNING**
- Private foundation & endowment services
- Charitable lead/charitable remainder trusts

**CORPORATE PLANNING**
- Business investment strategies
- Executive/employee retirement plans
- Advice on public offerings, venture capital, mergers & acquisitions, corporate restructuring




**TRADITIONAL INVESTMENTS**
- Tax-advantaged municipal bonds
- Stocks
- Mutual funds
- Options
- Treasury & agency securities
- Equity research

**ASSET MANAGEMENT**
- Portfolio modeling
- Asset management
- Screening & monitoring of independent investment managers

**ALTERNATIVE INVESTMENTS**
- Hedge funds
- Private equity
- Managed futures
- Structured products
- Real estate
- Commodities
- Foreign currency

**CLIENT EDUCATION**
- Education seminars
- Annual investment conference
- Emerging investors conference
- Quarterly bulletin
- White papers
- Informational website

**RISK MANAGEMENT/INSURANCE**
- Evaluation, products, strategies
- Life insurance
- Disability insurance
- Long term care insurance
- Annuities

## A LEGACY OF COMMITMENT TO CLIENTS

Carter Financial Management offers a three decade legacy of professional, practical and personal financial planning services. Founder Bill E. Carter formed the Dallas-based firm in 1976 with a passion to build an organization intent on furthering standards of conduct and ensuring integrity in the growing profession of financial planning.

Today, Bill Carter leads a team of Certified Financial Planners™ and others that serve hundreds of clients nationwide. Carter Financial Management employs 27 and is a leading practitioner of principal and fee-based financial planning. The firm remains distinct among thousands of financial advisors and planners by consistently delivering:

- Unmatched professionalism delivered with genuine personal care
- Collective and individual pride in top performance
- Unparalleled commitment to client service
- An endless pursuit to inform and educate clients

## A HERITAGE OF EXEMPLARY SERVICE

1976 marked the beginning of Carter Financial Management, and founder Bill Carter has subsequently been nationally recognized for his pioneering work in the financial planning field. He has been both President and Board Chairman of the International Association for Financial Planning, the industry's largest professional association, and also has served the CFP Board of Standards as Chairman and President. Both *Worth* and *Ticker* magazines have named him as one of the country's top planners based on surveys conducted to assess expertise, insight, trustworthiness and commitment to clients.

In 1979, Kathy Muldoon joined Carter Financial and was named Vice President in 1985. She has been recognized by *Money* magazine as one of 200 outstanding financial planners in the U.S. based on surveys conducted to evaluate advisors who cater to high-net-worth clients. She also was named in the *Dallas Business Journal "Winner's Circle"* which assesses candidates according to assets managed, revenue earned, level of experience, compliance records and customer satisfaction. Ms. Muldoon and Mr. Carter have both earned memberships in the Raymond James Financial Services Chairman's Council, comprised of the organization's top advisors.

Other members of the Carter Financial Management team include Robert Berg, Senior Vice President, who joined the firm in 1988; and Tom McIntire, Vice President, who joined in 1992. A total of six Carter Financial planners have been consistently nominated by fellow CFPs® to be recognized as "The Best Financial Planners in Dallas" by *D Magazine* since the award's inception in 2004. The Carter Financial team also is frequently quoted in such publications as *The New York Times*, *Money* magazine, *USA Today*, *The Wall Street Journal*, and *The Dallas Morning News.*

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