

Kevin Garrett, AWMASM, CFS[®]

Financial Planning Strategies

(770) 353-6311 | kgarrett@intfingroup.com | kevingarrettifg.com



HELPING YOU PLAN FOR LIFE TRANSITIONS

As you shift from full-time work to retirement, you'll need a plan that reflects the transition from building to using your wealth.

In each exciting next phase of your life, you'll have many financial opportunities—and you'll face **important decisions** about how to proceed. And to make the most of these opportunities, you'll need **a knowledgeable, reliable partner**.

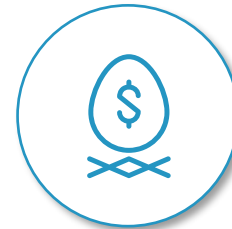
Kevin Garrett and his team have helped families like yours through the complexities of retirement. He'll help you develop a **customized strategy** designed to potentially achieve your most important goals and maximize your potential for a comfortable future.



CAREER



FAMILY



RETIREMENT

MEET THE ADVISOR



Kevin Garrett,
AWMASM, CFS[®]

Partner

(770) 353-6311

kgarrett@infingroup.com

Applying his extensive knowledge of financial planning, Kevin and his team help clients pursue their goals and dreams, both leading up to and in retirement. He specializes in complexities associated with executive compensation, such as managing incentive stock options; assisting women dealing with specialized financial challenges; and the unique needs of sports and entertainment professionals. He believes proactive planning and diversified investment strategies are important for achieving clients' long-term financial success.

Kevin is an LPL financial advisor and partner of Integrated Financial Group, one of Atlanta's largest financial planning consortiums. He has repeatedly received national recognition as a Five-Star Wealth Manager and as an Advisor You Should Know in *Forbes* and *The Wall Street Journal*.

Outside the office, Kevin is involved in his community. His civic and charitable involvement includes the Rotary Club, March of Dimes, St. Jude's Children's Research Hospital, Alzheimer's Association, Emory ALS Center, and the Leukemia & Lymphoma Society. He enjoys reading, hiking, travelling and sharing a good wine with friends.

Kevin lives in Atlanta with his life and business partner, Lesley; their two sons and daughter; and their dog, cat and bearded dragon.

AWARDS AND RECOGNITION

2012, 2014, 2015, 2016, 2017, 2018, 2019, 2020 – Five Star Wealth Manager¹

2017 *Forbes* – Advisor You Should Know

2015 *Wall Street Journal* – Advisor You Should Know

¹ Award based based on 10 objective criteria associated with providing quality services to clients such as credentials, experience, and assets under management, among other factors. Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers.

MY PURPOSE

After 20 years in numerous leadership positions in both public and private companies, I decided to use my experience and desire to positively impact people's lives in a more personal way.

It started with the birth of my first child, which drove home the importance of planning for the future. That key life event, along with watching one of my family members negatively affected by poor financial decisions, made me realize how important a **"client first" approach** to quality financial planning and **solid investment advice** is to people. Every day, I try to deliver those skills to my clients so that they can have confidence in their financial future.

For my clients, wealth is more than just money. It affects their ability to do what they want, when they want and how they want. My role is to help them try to get there.

By modeling various scenarios for my clients in terms of when to retire, retirement spending and other life goals, we can give them clarity on their direction in life.



MEET THE TEAM

PARTNERS

KEVIN GARRETT
Partner

LESLEY HATFIELD
Partner / Director of
Business Development

TEAM RESOURCES

KAREN COOKE-THOMAS
Director of Operations & HR

LAURA STONE
Assistant Director of Operations

CARMEN SCHUCK
Senior Advisor Support Advocate

THOMAS SHEELEY
Administrative Assistant

ROSEMARIE TOOLE
Administrative Assistant

RON WRENN
Director of
Compliance Operations

CRYSTAL EPSTEIN
Chief Compliance and
Risk Officer

BRICE SILVER
Director of Trading and
Investment solutions

JUVAL PRYCE
Trading Assistant

HEATHER HAWTHORNE
Director of Marketing

CLIENT RESOURCES



Estate and trust director



Philanthropy management



Tax-efficient solutions



Alternative investments



Investing with Impact



Life and long-term
care insurance



Special-situation
retirement solutions



Private banker

OUR TEAM'S COMPREHENSIVE SERVICES

Investment Management

- Asset allocation
- Time horizon
- Withdrawal strategies
- Stock concentration

Cash flow and budget

- Income sources
- Expenses and budgeting
- Debt management
- One-time and planned large expenses
- Emergency funding
- Lines of credit

Assistance to loved ones

- Gifting
- Education planning
- Caring for elderly
- 529 college savings plans
- Roth IRAs for children
- UGMA/UTMA

Retirement Planning

- Social Security and Medicare
- Business planning
- IRAs, 401(k)s, annuities and pensions

Insurance

- Life insurance
- Long-term care insurance
- Disability insurance
- Health insurance
- Homeowners or renters insurance
- Liability coverage

Estate Planning

- Wills
- Power of attorney
- Health care proxy
- Trusts
- Estate taxes
- Charitable giving



BUILDING YOUR “RETURN ON LIFE”

Wealth is a means to an end—**more time with loved ones**, money to support your favorite causes, **a happy life** filled with meaning.

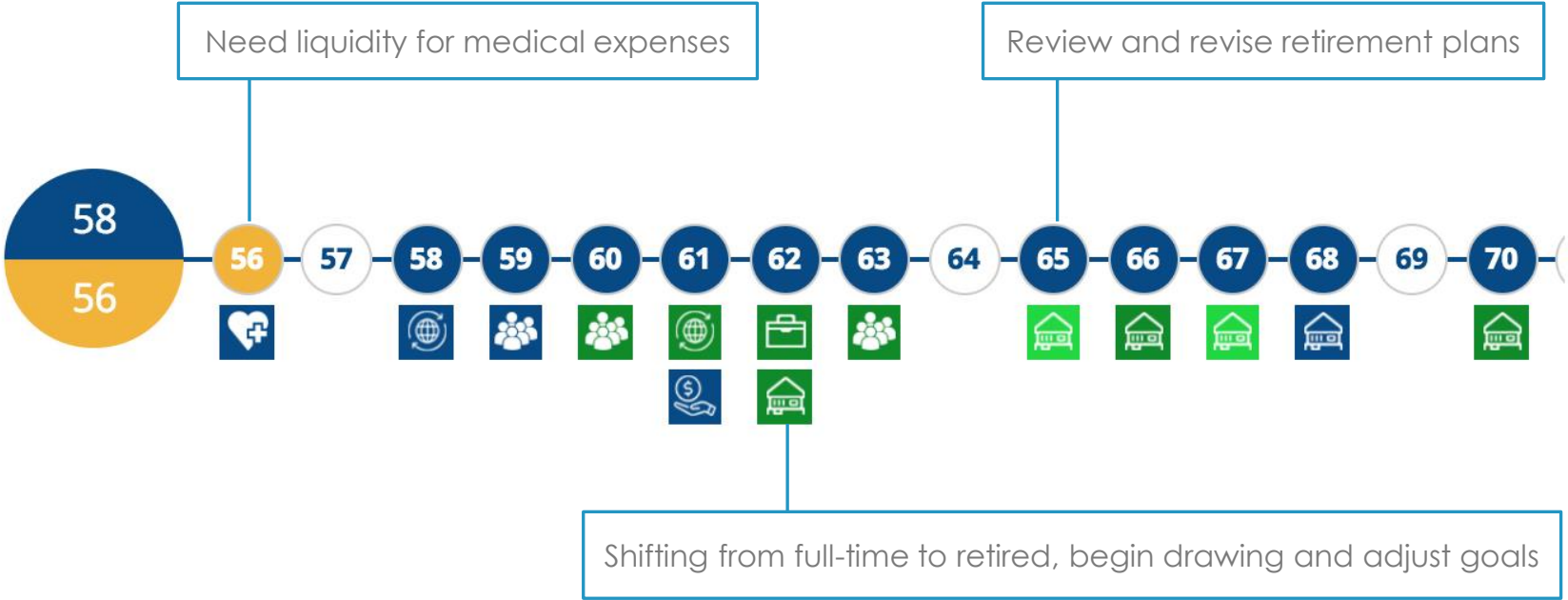
While many financial advisors seek to maximize your return on investment, our team’s highest priority is to maximize what we refer to as your **return on life**.

By tracking your return on life and building you a financial plan and investment strategy customized to your needs, we’ll help you **measure your progress** toward how you want your life to look.



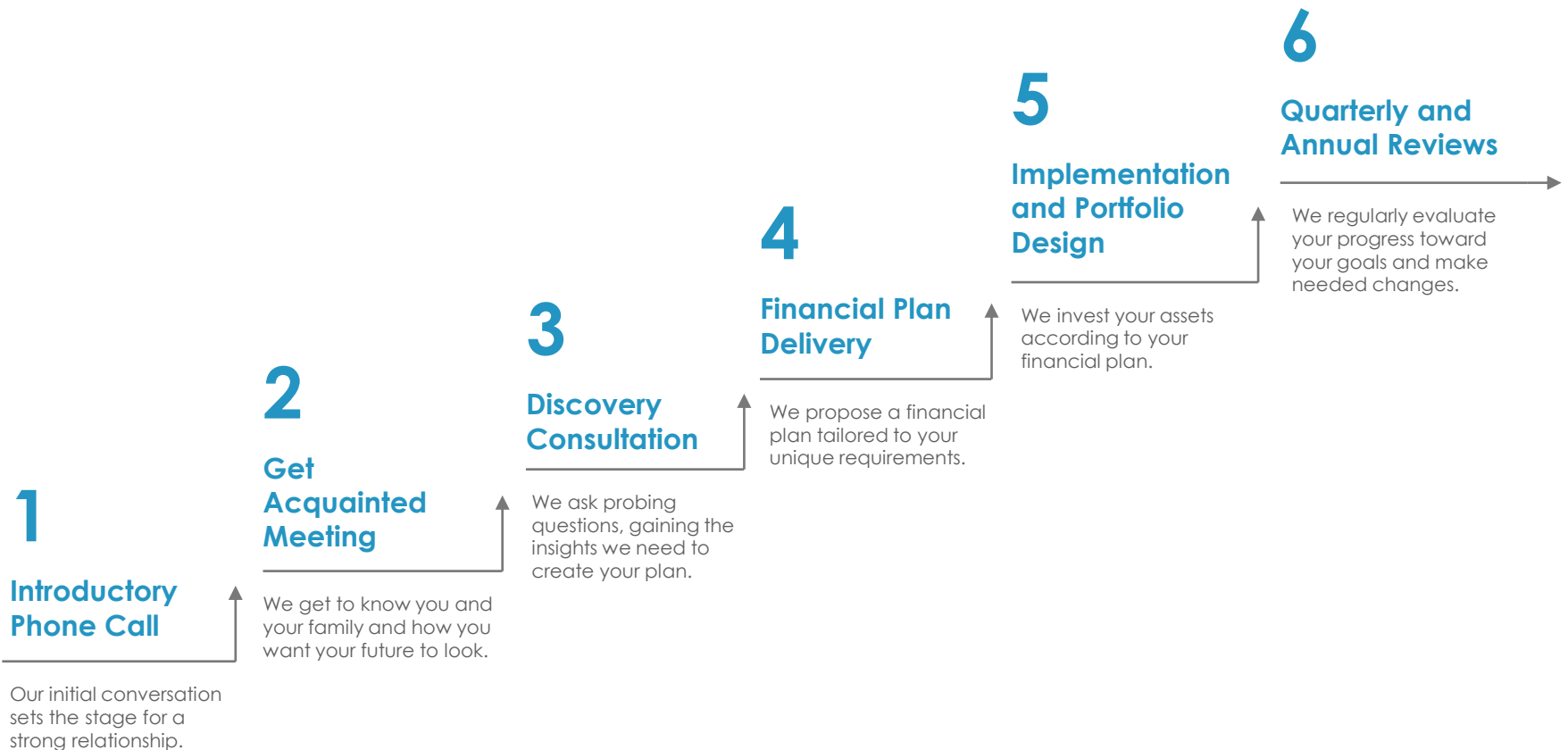
PLANNING FOR YOUR LIFE TRANSITIONS

We focus on life transition planning because everyone's life, and what they want to achieve, is unique. The investment strategy we develop is intended to give all clients their best opportunity to successfully meet their goals and dreams in a cost-effective and tax-efficient manner.

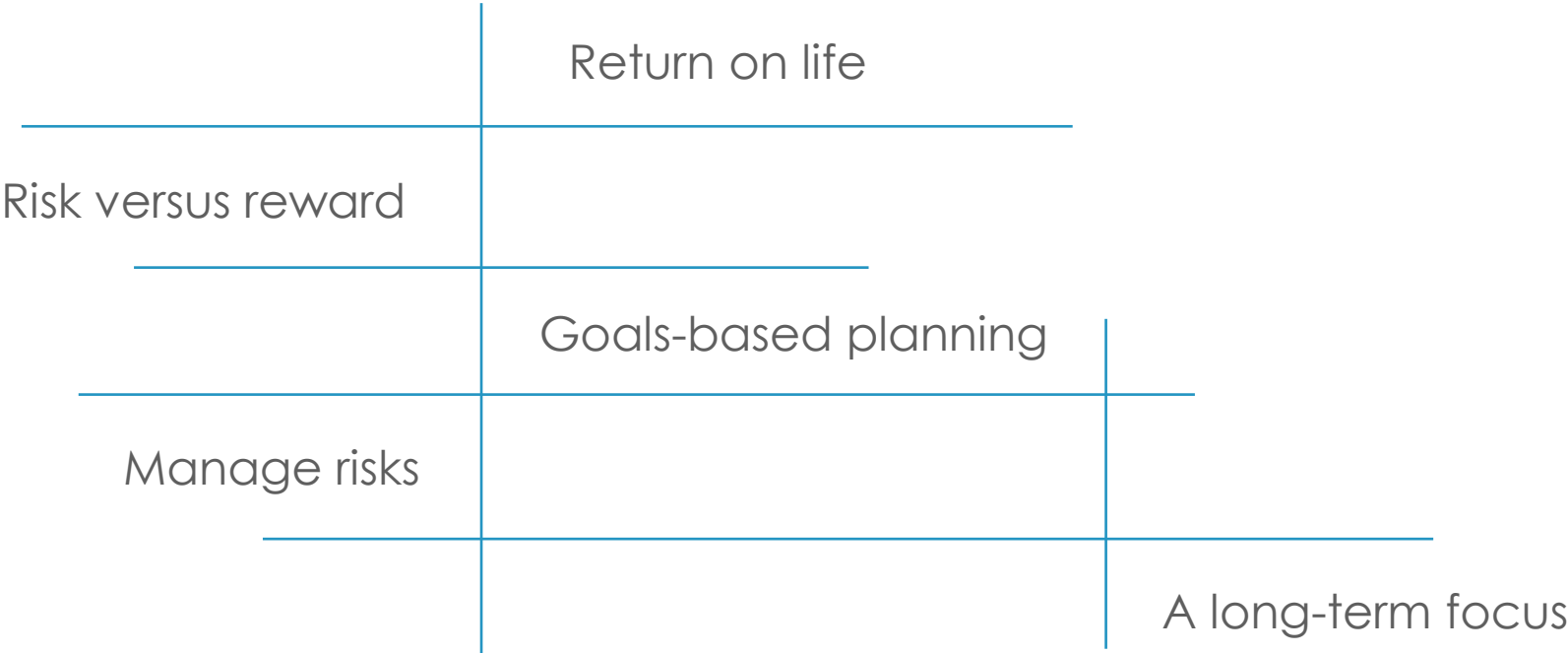


OUR COMPREHENSIVE PLANNING PROCESS

Our process begins with learning about your values and discovering what you want your money to accomplish for you. Your responses guide the process and form the foundation of your financial plan.



OUR CONSISTENT AND ENDURING INVESTMENT BELIEFS



CASE STUDY:

C-Suite Executive

CHALLENGE

Mark is an executive at an insurance company, and he is nearing retirement. Much of his executive compensation has been in the form of company stock, which now makes up a disproportionate share of his investable assets. In addition, this concentrated stock position is a taxable investment with significant appreciation, posing the risk of creating a highly taxable event in the future. Mark would like to prepare for retirement and better manage his executive compensation.

RECOMMENDATIONS

- Develop a customized investment plan that financially supports the next generation while minimizing the tax burden.
- Evaluate their special-needs considerations and determine appropriate options.
- Prepare a cash-flow model that maintains the couple's lifestyle in retirement, including travel and real estate aspirations, and frame an investment strategy designed to reach the target rate of return with an acceptable level of risk.
- Coordinate with the clients' outside legal and accounting professionals to ensure efficiency.
- Set up meetings with next-generation family members to understand their needs and goals and provide education about fundamental investing principles.

OUTCOMES

- The couple has a comprehensive financial plan that will be reviewed regularly and updated as needed in order to remain in step with their objectives.
- Their portfolio has gained greater tax efficiencies, potentially reducing the client's tax burden in the coming years.
- Portfolio risk has been greatly reduced by diversifying the concentrated stock.
- The couple is confident that their portfolio supports their lifestyle goals and coordinates with their estate plan as they move into retirement.

CASE STUDY:

Multigenerational Family

CHALLENGE

Don and Carol have two adult children and five grandchildren. During his working years, Don founded and later sold a business, resulting in \$5 to \$7 million in investable assets that they intend to leave to their family. The couple wants to live out their retirement goals and ensure the efficient transfer of their wealth to subsequent generations, including a family member with special needs.

RECOMMENDATIONS

- Develop a customized investment plan that financially supports the next generation while minimizing the tax burden.
- Evaluate their special-needs considerations and determine appropriate options.
- Prepare a cash-flow model that maintains the couple's lifestyle in retirement, including travel and real estate aspirations, and frame an investment strategy designed to reach the target rate of return with an acceptable level of risk.
- Coordinate with their estate attorney and accountant to ensure efficiency.
- Set up meetings with next-generation family members to understand their needs and goals and provide education about fundamental investing principles.

OUTCOMES

- Don and Carol's assets are positioned to pass to their children and grandchildren in a tax-efficient manner, greatly increasing the size of their inheritance.
- The team now provides highly responsive service and representing a single point of contact for their financial resources.
- Their children gained confidence in the team's ability to continue to manage these assets safely after they pass to this new generation.

“My job is to help you understand your options so you can make informed decisions about what is best for your money, your family, your business and financial goals.”

Kevin Garrett, AWMASM, CFS[®] | Partner

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DISCLOSURES

Securities offered through LPL Financial, member FINRA/SIPC. Advisory Services offered through IFG Advisory, LLC, a registered investment advisor. Integrated Financial Group and IFGAdvisory, LLC are separate entities from LPL Financial.#1 703497

All material presented is compiled from sources believed to be reliable and current, but accuracy cannot be guaranteed. This is being provided for informational purposes only, is not to be construed as an offer to buy or sell any financial instruments and should not be relied upon as the sole factor in any investment making decision. This should not be considered a recommendation to purchase any investment product. As with all investments, there are associated inherent risks. This does not constitute a recommendation of any investment strategy for a particular investor. For additional information about these strategies, contact Invesco. The opinions expressed are based on current market conditions and are subject to change without notice. These opinions may differ from those of other Invesco investment professionals. Invesco Investment Solutions is part of Invesco Advisers, Inc., an investment adviser. It provides investment advisory services to individual and institutional clients and does not sell securities.

ABOUT IFG

Integrated Financial Group (IFG) is a consortium of independent LPL financial advisors.

We call ourselves the **BRAIN TRUST**, because we believe many minds are better than one. With the Brain Trust, the wisdom and experience of tenured advisors integrate with fresh, new ideas from younger ones.

With 80 consortium members independently owning firms across 10 states, IFG forms a **diverse, experienced and qualified** group of professionals delivering **customized services** including: retirement income generation using The Income For Life Model™, time-tested investment strategies, tax-reduction strategies, risk management and estate planning.

Through IFG's consortium approach—backed by the collective expertise of the Brain Trust—**we focus on you and your financial vision.**

To learn more about the Brain Trust, visit TheBrainTrust.net.

80+

ADVISOR MEMBERS

\$4.5B +

ASSETS UNDER
MANAGEMENT²

10

ADVISOR MEMBERS
IN 10 STATES



AWARD-
WINNING FIRM³

TOP
WORKPLACE⁴



FOOTNOTES & DISCLOSURES

2 IFG has over \$2.7 billion in brokerage and advisory assets through LPL Financial and over \$2.3 billion in assets under management through its separate registered investment advisor (RIA), IFG Advisory, LLC as of January 7, 2021.

3 IFG was recognized as one of Atlanta's Top 25 Financial Planning and Advisory Firms from 2004-2019 based on assets under advisement from 2004-2019, *Atlanta Business Chronicle*.

4 IFG has been recognized as an *Atlanta Journal-Constitution* Top Workplace since 2015, based solely on surveys about the workplace completed by their employees, 2015-2020.

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