KAMSouth
we build wealth
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The KAM South Client Credo

Core Values of our Financial Planning and Investment Management Process:

Business Practices:

- Help you determine your current financial status
- Guide you to consider all aspects of your finances
- Help organize your current financial situation
- Help you prioritize your financial opportunities and decisions
- Offer honest feedback, ALWAYS
- Help you revise your financial game plan when life throws you a curve
- Help bring peace of mind by offering professional, open and candid communication, so you no longer have to "go it alone"

Financial Planning

- Understanding and caring about you and your money, more than anyone else
- Proactively adopt and implement a Fiduciary Standard in relation to you, your family, your assets, your financial future
- Ask questions in order to completely understand your needs and objectives
- Suggest creative alternatives you may not have considered
- Work with your attorney (or locate an expert estate attorney for you) to ensure that your estate plan reflects your desires
- Review your children's custodial accounts and 529 education savings plans
- Recommend a change of direction, when such is indicated, and also objectively show you the implications of not changing

Investments

- Provide you with an analysis of your existing investments
- Determine the level of risk inherent in your current financial path and help you manage ... or reduce ... that risk
- Determine the return you need to achieve your goals
- Develop an investment strategy that will enable your portfolio to get the return, over time, that you need
- Conduct extensive research into appropriate financial assets to help you make appropriate choices for your individually designed portfolio
- Guide you through difficult periods in the financial markets by sharing historical perspective, as well as updates on the ever-changing markets
- Review your existing IRAs & 401Ks, reducing any duplication, and include them in your customized investment strategy where appropriate

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Taxes

- Manage the distributions you take from your portfolio with an eye to portfolio balance and the minimization of taxes
- Suggest alternatives to lower your taxes after retirement
- Review your tax returns with an eye to possible savings in the future
- Stay up to date on tax law changes
- Help you reduce your taxes during working years
- Manage the sale of investments in your portfolio and the distribution of funds from your accounts to minimize taxes
- Reposition investments to take full advantage of tax law provisions
- Work with your tax and legal advisors to help you meet your financial goals

KAM South and You

We certify that this firm will provide excellent, comprehensive service at all times. We will continue to maintain our professional credentials and investment education. Our professionals will maintain Certified Financial Planner™ Professional (CFP®) designations. We believe this level of professional, educational, and experiential accomplishment offers you the advisory resources to help you save time, worry and money.

Guiding you along the financial trail of life: KAM South, We Build Wealth