



Putting Clients First.  
Building Financial Freedom.

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# Vision & Mission

Vision: Putting clients first and helping them create financial freedom

Mission: Lead clients to financial well-being through disciplined planning and investing

# Business Overview

Structure: Registered Investment Advisor (RIA)

- Legal Entity: LLC
- Revenue: 1% AUM
- Target Market: Young professionals (20s–30s)
- Scalable long-term growth strategy
- Contract advisors
- Aligned incentives with clients

# Niche

- Early-career professionals (20s–30s)
- Student loan strategies/refinancing
- Teach long-term wealth building
- Discuss home ownership
- Be flexible! Sometimes your niche chooses you

# Team Goals

90 Days: Form RIA, compliance, branding, website

1 Year: 10–20 clients, steady AUM, referrals

3 Years: 75–150 clients, hire staff

10 Years: Regional RIA serving HNW families

# Service Plan

- Act as fiduciaries
  - Holistic financial planning
  - Regular client meetings
  - Tax-aware investment strategies
  - Proactive communication



# Marketing Plan

- Relationship-based growth
  - Networking in schools, churches, local businesses
  - Hosting free workshops and seminars
  - CPA & attorney referral partnerships
  - Client referral incentives
- Digital Presence
  - Professional website & social media accounts
  - LinkedIn financial education content
  - Short educational videos



# Staffing Plan

- Start with 3-4 founders
  - Add support staff as AUM grows
  - Hire additional advisors long-term
  - Build scalable team structure
  - Protect advisor time to focus on high-value tasks



# Professional Development Plan & Tech Stack

- Pursue CFP, CFA, CPA and ChFC credentials
  - Attend conferences, workshops and seminars
  - Ongoing market research, current events
  - Strengthen client communication skills
  - FPA or NAPFA memberships



# Investment Philosophy

- Core-Satellite Approach

## CORE Portfolios (80-90%)

- Growth: 70-90% equities
- Balanced: 60% equities
- Income: 30-50% equities

## SATELLITES

- 10-20% High Conviction/Alternatives



# Portfolio Management Process

## Rebalancing

- Quarterly
- or when drift exceeds 5%

## Adjust for:

- Life Events
- Tax Considerations
- Risk Tolerance Changes
- Major Economic Shifts

## Decisions based on:

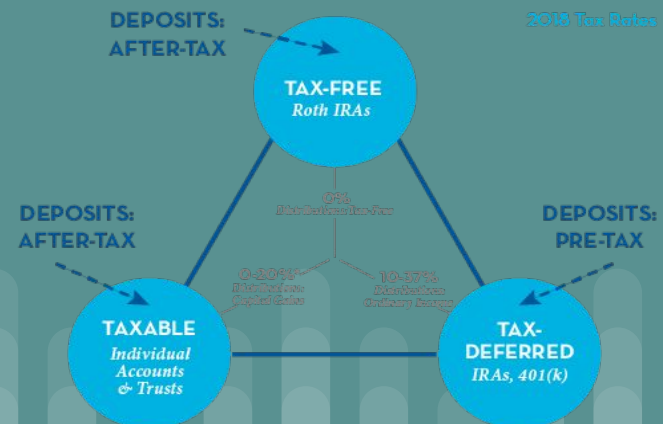
- Risk modeling software (eMoney)
- Long-term valuations
- Ongoing research
- Data-driven analysis (not emotions)



# Asset Location Strategy

- Taxable:
  - Tax Efficient ETFs
  - Municipal bonds
  - Avoid high turnover funds
  - Avoid REITs unless necessary
  - Harvest losses
- Tax-Deferred (401k, IRA):
  - Bonds
  - REITs
  - Actively managed funds

- Roth Accounts:
  - Highest growth assets
  - small cap
  - Emerging markets
  - Private Equity exposure



# Client Onboarding Process

- Data gathering
- Risk assessment
- Plan creation
- Discuss Investor Policy Statement
- Presentation & implementation
- Timeline: 2–4 weeks

# Client Feedback

- Annual client surveys
  - Post-meeting feedback
  - Encourage openness to build trust
  - Read reviews and inquire about firm reputation
  - Perform data analytics on survey data to gain deeper insights

# Succession Planning

- Start planning early
- Don't catch your clients by surprise
- Sell or give your practice to someone you trust (Golden rule: would I want this person managing my wealth?)

**The End**

