

# THE *Team* ADVANTAGE

INDEPENDENT • FEE-ONLY • CONFIDENTIAL • EXPERIENCED • PROACTIVE

*Our clients enjoy some unique benefits and special services not available elsewhere.*

## THE KELEMEN, WAY, & SHEPPARD *Team*

- **Three professionals working as a team on your behalf.** All are Certified Financial Planners™. One is also a CPA and another has an MBA in Finance. Together they have 43 years of combined experience.
- **2.5 additional support team members** to provide responsive personalized service.
- **The resources and connections** available through The H Group, Inc., one of the largest independent fee-only financial planning and wealth management firms in the Pacific Northwest.

## THE *Planning* VISION PROCESS®

- State-of-the art financial plans
- Each is customized and unique
- Fee-only insurance advice—no commissions

## WEALTH *Management* THE PORTFOLIO PLUS SERVICE™

- **Ongoing financial planning advice** from three credentialed advisors included in your portfolio management fee, covering other on-going wealth management matters such as estate and retirement planning.
- **Fee-only, no commissions or loads.** No quotas and in-house mutual funds or inventory of stocks and bonds to “push.” Absolutely no revenue from products, related entities or hidden compensation.
- **Investment Fiduciary for Retirement Plans.**
- **Diversified portfolios and disciplined approach to investment management** across different asset classes and investment styles, with an emphasis on risk control.
- **Full-time portfolio supervision, research, and administration** by The H Group, Inc. team headed by two CFAs with over 44 years of experience.
- **Monthly consolidated activity statements** from Fidelity, as independent account custodian.
- **Quarterly performance reports.**
- **Consolidated tax information** and advance planning with your tax professional.

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