

Three Years in a Row!

SCOTT MOORE AWARDED 2013 ADVISOR OF THE YEAR

Moore's Wealth Management adds 5th Fiduciary Advisor to their Practice

Planning for a healthy and prosperous retirement that might last 20, 25 or even 30 years into the future can be a daunting task. You want to make your financial resources last for the rest of your life -- no matter how long you live -- and you don't want to be wiped out by down markets, poor tax planning, or long-term care expenses. That being said, it makes sense to seek guidance from trained professionals for these most important financial decisions. Brokers, Registered Representatives, Insurance Agents and Registered Investment Advisors all claim to have the best advice and commitment to serve their clients. However, did you realize only Registered Investment Advisors under the SEC and Investment Advisor Representatives with a Series 65 license have a fiduciary duty to always act in the best interest of their clients? A Fiduciary Advisor is required to put their client's interests above their own and declare any conflicts of interest that may arise.

The "suitability standard" which Brokers, Registered Representatives and Insurance Agents are held to means that the broker must reasonably believe that their recommendation is suitable given the client's circumstances, needs and objectives. In this case, the broker is not referred to as a fiduciary and does not need to put their client's interests before their own or the interests of their financial institution. Broker-dealers presently

have no fiduciary duty. The suitability standard required of a traditional broker does not require a broker to always act in the best interests of their client. In fact, since the brokers do not have to adhere to the Fiduciary Standard, and are relegated to selling commission based broker/dealer products, they cannot comply with the Fiduciary Standard.

At Moore's Wealth Management "We help our clients protect their financial future through a Fiduciary Standard of Care that puts their interests First." The Firm has been built on this standard and continues to grow in the community due to its commitment to this principle. Moore's Wealth Management just added it's 5th Fiduciary Advisor at the beginning of January (Kyle Moore joined Christopher Moore, Brian Moore, Mark Peterson, and Scott Moore) showing a continued commitment to grow and serve the North Georgia region. For more information on the ongoing educational seminars and college retirement planning courses that the firm offers, and how Scott, or one of the other fiduciary advisors in the office may be able to serve you and your family, please call one of their offices at 770-535-5000 or 678-566-3590. You can also learn more about the firm at www.mooreswealthmanagement.com.

Drew K. Horter, founder and Chief Investment Strategist of Horter Investment Management said, "As the

fastest growing Registered Investment Advisor Firm out of 130 firms with Trust Company of America, the 7th largest Custodian in the United States, Horter Investment Management believes in a "Fee for Service" model and doing what is in the best interest of the client. At Horter Investment Management we are very proud to work with Scott Moore and his tremendous group of Fiduciary Advisors at Moore's Wealth Management. They represent the Fiduciary Standard to the highest degree in everything they do for their clients. Under Scott's leadership, the firm continues to increase its number of clients and level of client satisfaction, now ranking Moore's Wealth Management as a National Top 5 Fiduciary Advisory Firm within Horter Investment Management."

Call to get more information on how Scott Moore and his team of Fiduciary Advisors can assist you in planning and preparing for retirement. They can be reached at either their Gainesville office at 770-535-5000 or their Alpharetta office at 678-566-3590. You can also learn more about the firm at www.mooreswealthmanagement.com.

Investment advice is offered by Horter Investment Management, LLC, a Registered Investment Adviser. Insurance and annuity products are sold separately through Moore's Wealth Management. Securities transactions for Horter Investment Management clients are placed through Pershing Advisor Solutions, Trust Company of America, Jefferson National Monument Advisor, Fidelity, Security Benefit Life, and Wells Fargo Bank, N.A.



Moore's Wealth Management Fiduciary Advisors include: Scott Moore Founder/Sr. Advisor pictured in the center, from left to right Mark Peterson, Chris Moore, Brian Moore, and Kyle Moore.



Moore's Wealth Management Staff include: Scott & Carla Moore pictured in the center, from left to right Michelle Moore, Karly Moore, Kyle Moore, Brian Moore, Chris Moore, and Liz & Mark Peterson.

MOORE'S WEALTH MANAGEMENT

"Protecting Your Future"



210 Washington St NW, Suite 106
Gainesville, GA 30501
770-535-5000



12600 Deerfield Parkway, Suite 100
Alpharetta, Georgia 30004
678-566-3590

"We help our clients protect their financial future through a fiduciary standard of care that puts their interests first"

Visit us online at www.mooreswealthmanagement.com