Community Risk Advisors

Donald G. Kemp, AWMA®

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Financial Advisor, Financial Planner
Registered Representative, Investment Advisor Representative
Cetera Advisor Networks

Registered Branch Office: Gwinnett Community Bank
2775 Buford Highway, Duluth, GA 30096
Cell: 678-860-4639
Office: 678-473-6735
Fax: 678-473-6714
E-Mail don.kemp@ceteranetworks.com

Mission & Philosophy

As a Financial Planner and Accredited Wealth Management Advisor (AWMA®) designee, I work as the overall Financial Advisor with my clients, stepping into the client's shoes and delivering holistic financial solutions to individual clients and area companies in conjunction with a highly credentialed and experienced team of advisors. Products and services offered through Cetera Advisor Networks as well as some of the largest investment and insurance companies in the world.

Services

- **Cash Flow Management** – Assist clients in redirecting cash flow to pay off all debts, (including personal, mortgage, and business) in nine years or less, using only what they are currently spending.
- **Comprehensive Financial Planning –** Work closely with Clients and their other advisors to develop and implement comprehensive financial plans including Cash Management, Risk Management, Investment Planning, Retirement Planning, Estate Planning, and Tax Planning.
- **Investments** – Through Cetera Advisor Networks, I work with clients to develop a comprehensive investment strategy to help accomplish goals for retirement, income and legacy.
- **Personal Insurance -** I work with many unaffiliated A-rated insurers for life, disability, critical illness and long-term care.
- **Group Employee Benefits –** through unaffiliated insurers, provide employee benefits (dental, vision, disability, life, critical illness)
- **Retirement Plans –** 401k, SEP, Simple IRA, Traditional IRA & Roth IRA through a number of investment providers.
- **Property & Casualty Insurance –** Commercial and Residential; Home, Auto, Business Owners, Workers Comp, Liability

Qualifications

- Accredited Wealth Management Advisor (AWMA®) designee
- Credentialed as Financial Planner
- Certified to offer Continuing Professional Education for CPA's
- Licensed to sell Life, Disability, Health and Long Term Care Insurance in GA, FL, IA
- Registered to offer General Securities and Variable products in GA, FL, IA – Series 7
- Registered to offer fee-based Asset Management in GA, FL, IA – Series 65
- Member of Million Dollar Round Table

Personal

- Family: Married to Karon for 43 years. Father of Andrew and Alice.
- Education: University of Mississippi, Bachelors of Business Management, College for Financial Planning - AWMA®
- Member of New Bridge Church – Church Secretary; Member of Cumming / Forsyth Chamber of Commerce; Member of Johns Creek Business Association; serve on the Board of Directors; President.

Securities and advisory services are offered through Cetera Advisor Networks LLC. Member FINRA / SIPC. Cetera is not affiliated with Gwinnett Community Bank where investment services are offered.

•Not FDIC/NCUSIF Insured •No Bank/Credit Union Guarantee •May Lose Value
•Not a deposit •Not insured by any federal government agency

Community Risk Advisors

Fee-Based Financial Planning

- Cash Flow / Debt Reduction Planning
- Risk Management Planning
- Investment Planning
- Retirement Planning
- Estate Planning*
- Tax Planning*

*I do not provide tax or legal advice. Consult with your tax or legal advisor for those areas.

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Investments / Asset Management

Series 7 – General Securities

- Stocks
- Bonds
- Mutual Funds
- Exchange Traded Funds
- Exchange Traded Notes
- Indexed Certificates of Deposit

Series 65 – Fee-Based Asset Management

- Customized Asset Management Plans with leading Registered Investment Advisor firms

Retirement Accounts

- 401k Plans
- Roth 401k Plans
- Individual Retirement Account
- Roth IRA
- SEP / SIMPLE
- Profit Sharing Plans
- Cash Balance Plans

Traditional Accounts

- Individual / Joint
- Conservatorship / Guardian
- Trust
- Investment Club
- 529 Education Account

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Personal Lines Home & Auto

- ATV
- Auto
- Boat & Marine
- Collector Car
- Condominium
- Earthquake
- Flood
- Homeowners
- Mobile (Manufactured) Home
- Motor Home / RV
- Motorcycle
- Personal Umbrella
- Personal Watercraft
- Rental Property
- Renters
- Snowmobile
- Travel
- Valuable Items

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Personal Insurance

- Life Insurance
- Disability Insurance
- Long Term Care Insurance
- Health
- Medicare Supplements
- Medicare Advantage Plans
- Part D Prescription
- Dental

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Commercial Property & Casualty Coverage

- Builder's Risk
- Business Interruption
- Business Owners Package
- Commercial Auto
- Commercial Earthquake
- Commercial Property
- Commercial Trucking
- Commercial Umbrella
- Contractor's General Liability
- Directors & Officers Liability
- Employment Practices Liability
- Funeral Home
- General Liability
- Hotel & Motel
- Kidnap & Ransom
- Liquor Liability
- Liquor Store
- Medical Malpractice
- Product Liability
- Professional Liability (E&O)
- Restaurant & Bar
- Special Event
- Surety Bonds
- Technology
- Wholesalers and Distributors
- Worker's Compensation

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Group Benefits

- Health
- Life Insurance
- Disability Insurance
- Long Term Care
- Dental
- Critical Illness
- Accident
- Indemnity

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Annuities

- Fixed
- Indexed
- Variable
- Immediate Income
- Deferred Income
- Death Benefit
- Tax-Deferred Growth

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SAGE Scholars tuitionrewards®

Tuition Rewards For Your Loved One's College Education!

TUITION REWARDS® FAST FACTS

- There is **NO COST** for a family to enroll. The Tuition Rewards program is provided courtesy of your Financial Advisor.
- Earn Tuition Reward[1] points redeemable at any one of our participating private universities.
- 340+ member colleges[2] in 46 states participate in the Tuition Rewards® Private College & University Enrollment Consortium.
- On average, 20 new colleges are added per year!
- Children must be enrolled by **August 31st** of the year that **11th grade** begins. Extended family members are also eligible, including nieces and nephews.

FOR COMPLETE DETAILS, PLEASE CONTACT:

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[1] Certain conditions and restrictions apply to the credit and use of SAGE Scholars Tuition Rewards™ Points.

[2] As of October 1, 2014

IFNSAG152

Community Risk Advisors

Offset 1099 generated from regular 401K distributions

Provide for self-completion on taxes of regular 401K when passed to beneficiary

The 401K Tax Neutralizer Strategy is an alternative plan to pay the tax on your 401K withdrawals in retirement and provide other flexible options.

Flexible Vehicle:
1. Tax Free Income[1]
2. Tax Free Death Benefit
3. Flexible Premiums and Index Choices

Uncertainty of Future Taxes:
1. National Debt
2. Government Spending

[1]Policy loans and withdrawals will reduce available cash values and death benefits and may cause the policy to lapse, or affect guarantees against lapse. Additional premium payments may be required to keep the policy in force. In the event of a lapse outstanding policy loans in excess of unrecovered cost basis will be subject to ordinary income tax. Tax laws are subject to change and you should consult a tax professional. Policy loans are not usually subject to income tax unless the policy is classified as a modified endowment contract or MEC, under IRC section 7702A. However, withdrawals or partial surrenders are subject to income tax to the extent that the cash value in the policy immediately before the distribution exceeds the owner's tax basis in the policy. If taken prior to age 59½, a 10% federal tax penalty may apply.

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