

ALL ABOUT YOU



FLAGSHIPFINANCIAL
ADVISORS

AS A CLIENT OF FLAGSHIP, YOU WILL BE TREATED AS AN INDIVIDUAL.

You will never have a “one-size fits all” strategy.

We work hand in hand to understand you and your family’s needs.

We focus on understanding your hopes, fears, and dreams.

Our purpose is to act as steward for your nest egg, to help you make and implement sound investment decisions consistent with your unique philosophy of wealth. We will assist you in implementing a plan with a long-term vision, based on your values, to benefit you and the current and future members of your family and those you choose to serve with your wealth.

Rest assured, as our client, one thing you will never be at Flagship is just a number, or a faceless entity on a computer screen at some far off call center. Whether it is picking up the phone and calling you during periods of market volatility, having our families meet you during one of our socials, or simply sharing a cup of coffee with you to celebrate your retirement, your Flagship team is always here for you.

YOUR BEST INTERESTS

Unlike the medical or legal field, which resolved these ethical issues a century ago, the financial services industry is inexplicably still allowed to act in its own interests, rather than those of the client.

We founded our firm in 2019 primarily because we passionately and fervently reject how Wall Street was being run then and is still being run today.

Instead of business as usual, we envisioned a firm focused on doing what is in the best interests of the clients. Based on this principle, we rejected commissions to maintain our objectivity and long-term focus and refused the receipt of transaction fees for trades. We also dismissed working for a ROBO-Advisory firm or an insurance company so that our focus would be on our clients’ bottom line, not a corporation’s.

If the field won’t do the right thing, we will.

Many of our clients come to us because they are having problems with their investments. Regardless of the cause of the poor investment results, the root cause is typically the same, a lack of a disciplined process.

Although we can never guarantee investment success, we believe our process significantly increases the probability you will achieve success.

YOU WILL HAVE ACCESS TO A BEST PRACTICES PROCESS

1

UNDERSTAND YOUR PHILOSOPHY, VISION, AND VALUES

Before beginning to set out the strategies and investments, it is essential to determine your values, philosophy and goals.

2

WRITTEN GAME PLAN

A written financial game plan is one of the markers of financial success. It allows you to clarify your goals, time frames, and objectives. It also prioritizes them while providing both benchmarks to measure your progress and, most importantly, accountability.

3

RISK MEASUREMENT AND MANAGEMENT

The Tech crash and the Great Recession of 2008 reminded investors that risks and volatility seem to be larger than ever and likely to increase in the future.

The question is how to manage it.

The first step in managing the risk is to determine your acceptable level of risk.

The second is to implement strategies to minimize excessive downside volatility, so you can sleep well at night.

4

DEFINE YOUR ASSET ALLOCATION

One of the most important things we help you do is to determine asset allocation. This will be determined by your portfolio objectives, reasonable expected risk and returns, and liquidity considerations.

“If you can’t describe what you are doing as a process, you don’t know what you’re doing.”

–Edwards Deming

5

SELECTION OF INVESTMENTS

Instead of relying on a cookie cutter computer algorithm or a robo advisor, our investment selection process is based on your personal risk and return characteristics (including your tax situation), cost reduction, and downside risk management.

6

MONITOR PERFORMANCE AND RESPOND TO THE NEED FOR CHANGE

Over the years we have seen a dramatic change in the investment environment. Adapting your portfolio to different, more challenging environments is critical. We evaluate vehicles and managers against benchmarks on an ongoing basis. We also monitor them for any increases or changes in expenses and will replace if necessary.

7

RE-BALANCING

A re-balancing of your portfolio can be recommended based on a substantial change in the mix of the portfolio caused by relative price movements. This increases the chances you buy low and sell high. Our final imperative is to address the “soft” issues necessary for you to increase the odds of growing and keeping your wealth.



Jeff Mucci
 CRPC, CMFC
 Wealth Advisor | Partner
 Direct: (615) 823-2233
 Cell: (615) 913-0909
 jmucci@flagshipTN.com



Scott Buell
 AIF, AAMS, CRPC, CMFC
 Wealth Advisor | Partner
 Direct: (615) 823-2233
 Cell: (615) 767-1090
 sbuell@flagshipTN.com



Flagship has been helping every day Americans, folks just like you, achieve their financial goals.

Whether you're just starting out in your career, already retired or in between, you deserve access to best practices wealth management.

We suggest getting started with a free, no obligation financial portfolio review.

You will learn if you:

- are investing in strong or poorly performing investments
- are taking on too much, too little, or just the right amount of risk
- paying too much in fees or getting a fair deal
- own investments that are unsuitable or inappropriate for you based on your individual or family situation

Contact us at
615-823-2233

or at
info@FlagshipTN.com
 to find out what we can do to help.



FLAGSHIP FINANCIAL
 ADVISORS



A Independent Fiduciary Financial Advisory and
 Wealth Management practice

5200 Maryland Way, Suite 202
 Brentwood, TN 37027
 Main: (615) 823-2233

This document is for informational use only. Nothing in this publication is intended to constitute legal, tax, or investment advice. Investing in securities involves risk of loss that clients should be prepared to bear. No investment process is free of risk; no strategy or risk management technique can guarantee returns or eliminate risk in any market environment. There is no guarantee that our investment processes will be profitable. Past performance is not a guide to future performance. The value of investments, as well as investment income, is not guaranteed and can fluctuate based on market conditions. Diversification does not assure a profit or protect against loss. The information contained herein has been obtained from sources believed to be reliable, but Flagship Financial Advisors does not warrant the accuracy of the information. Consult a financial, tax, or legal professional for specific information related to your own situation.

Investment advice offered through Stratos Wealth Advisors, LLC, a Registered Investment Advisor DBA Flagship Financial Advisors