WEALTHCHARTER
RETIREMENT PLANNING

CELEBRATING 20 YEARS!

It has been 20 years since I made the leap to start my financial planning practice. From the beginning, I set out to create a unique business model; 1) to act as a fiduciary putting the interest of the client first, and 2) to provide a high degree of knowledge regarding retirement plan rules, social security planning, taxes rules, and investments. Starting from scratch was not easy, especially with a newborn, but I knew if I could meet those initial goals, I would be successful. Well, 20 years later, I have two kids in college, and my business has grown dramatically through a dot.com bubble, terrorist attacks on our country, three stock market crashes, wars, housing crisis, the great recession, and now, a pandemic. Looking back to evaluate why we have been successful despite these challenges, I realized that while I can't always be right, I can always do the right thing for our clients.

After 20 years of helping clients successfully prepare for and navigate retirement, I've decided it is time to prepare for the next 20+ years of growth by aligning our brand and name with what we do for our clients.

Effectively immediately, we have changed our name to **WealthCharter - Retirement Planning.** As some of you know, my family loves sailing, and I have found a nexus between sailing and retirement planning. One thing I love about sailing is the preparation that goes into the trip. That includes pouring over charts to determine a route, evaluating weather and wind forecasts to determine timing, assessing the craft and gear to ensure they are in good working order, and provisioning the boat to keep the crew fed. This type of preparation is also critical in helping our clients chart a course for their retirement. We help our clients determine what their destination looks like, evaluate the best way to get there, monitor progress, and adjust course as needed.

While our name change will impact our website, email addresses, and letterhead, nothing will change regarding your accounts. They will still be held at T.D. Ameritrade, and LexAurum is still our Registered Investment Advisory firm.

Of course**, WealthCharter** would not have reached this point without you. We greatly appreciate the trust and confidence you have shown in us over the years which is evident by the referrals of family members, co-workers, and friends we have received. We value your trust and will continue to work diligently every day to earn it as we chart your course for a better future.

Here's to the next 20 years!

Tim Hawkins, President

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