

Prosperity Wealth Management Overview & Services

Determining your financial goals and understanding the financial planning process can be confusing. At Prosperity Wealth Management, we are here to simplify the financial planning process and help you take the steps needed to create a more secure financial future for you and your loved ones.

Our business is based on one primary principal — the Golden Rule ... ***do unto others as you would have them do unto you.*** We make financial decisions for you that we would make for ourselves. We have a responsibility to you and are here to help you make informed decisions about your financial future.

We develop financial plans tailored to meet individual needs. Through this type of individual focus with our clients, we are able to establish and sustain long-term relationships. Whatever your goals may be, we can help you build a strong foundation to pursue a more secure financial future.



Mark A. Carnes



Securities and advisory services offered through Cetera Advisors LLC, member FINRA/SIPC. Cetera is under separate ownership from any other entity. 10955 Lowell Ave., Suite 1007, Overland Park, KS 66210, 913-529-0100.

Philosophy

We firmly believe no individual planner can stay current in all the areas of financial planning. For this reason, our firm draws upon the knowledge of skilled individuals who specialize in taxes, legal issues & financial planning. While we utilize the expertise of our various specialists, you, the client, work with only one planner. We feel this gives our clients the most innovative and up to date solutions to their financial needs.

Professional Biography

- Became securities registered as a representative of Hess Investment Company, Quincy, IL: Member NASD. SIPC. 1980
- University of Missouri, Bachelor of Science in Agriculture Economics. 1982
- University of Missouri, Masters of Business Administration in Finance. 1984
- Joined Hallmark Cards, Inc. in the Career Development Management Training Program. 1984
- Joined Coordinated Planning Service, a financial planning company specializing in investments, education, and retirement planning. 1986
- Became securities registered as a representative of Lincoln Financial Advisors member NASD. SIPC. 1989
- Awarded the "Certified Financial Planner" (CFP) Certificate by the International Board of Standards and Practices for Certified Financial Planners. 1989
- Joined Financial Planning Partners, Ltd., an investment representative specializing in personal financial planning and investments. 1989
- Accepted into the Institute of Certified Financial Planners. 1990
- Financial Planning Partners changes its name to Lincoln Financial Advisors member NASD. SIPC and a Registered Investment Advisor. 1997
- Joined Prosperity Advisory Group, Inc., and became a Registered Representative of VESTAX Securities Corporation. May 1999. VESTAX Securities merged with Multi-Financial Securities Corporation in January 2004.
- Accepted into the "International Association for Financial Planning" (IAFP).
- Accepted position as the Investment and Portfolio Management Director: Financial Planning Partners. 1996.
- Teach investing and financial planning: The University of Missouri and Central Mo. State Alumni Association
- Appointed to the IAFP Education Committee.
- Admitted to Who's Who in Finance and Industry. 1992
- Published in Johnson Co. Business Times and The Legal Record.
- Member of the Shawnee Mission Medical Center Outreach Board, Symposium Planning Board and Ethics Committee.
- Renamed practice: Prosperity Wealth Management. 2007
- Board Member of Blake's Closet Foundation, a local 501(1)C3.

**Mark A.
Carnes**

PWM | PROSPERITY
WEALTH
MANAGEMENT, LLC

Advisory Services

In the environment of increased market volatility and an expanding array of financial products and services, even the most sophisticated investor can feel overwhelmed.

Given the complexities of evaluating and pricing different investment products, retaining the services of an Investment Advisor Representative (“advisor”) is one of the most important decisions any investor can make.

So, how do you work toward building and protecting your investments while laying the foundation for meeting long-term financial goals with confidence?



You begin by making one important decision: working with an advisor who can support you over the long term. By turning management of your assets over to a qualified advisor, you may be able to improve returns, reduce risk and — most importantly — have the extra time needed to focus on other important aspects of your life.

You can work toward reaching your objectives through a variety of personalized programs.

Traditional Financial Planning — Hourly Fee Plan

This covers the traditional scope of financial planning, which can include retirement needs, estate planning, education planning, and inheritance management. After a clear understanding of such needs and goals, we can provide you with a custom-made, written plan that can position you to make successful financial choices. This is typically a review of one or two specific areas.

Asset Management Services

You also have access to a robust, managed money solution for an assets-based quarterly fee. Understanding your needs, developing your Investment Policy Statement, designing your portfolio, implementing your financial plan, and periodic review of your portfolio are a few of the concepts and services we can provide.

We can help you navigate the world of investment opportunities.

Customized Financial Plans

With your input, we can create a customized financial plan. We can draw on the expertise of an array of experienced professionals, which may include your legal or tax advisor, to craft a selection of financial strategies for your individual circumstances and objectives.

We also have access to corporate professionals such as attorneys and specialists with expertise in areas such as estate planning, tax planning, and business continuation. We can also work with your existing tax and legal professionals. With the help of these and other valuable resources, we can provide you with the highest level of service, including analysis and recommendations in areas such as:

- Asset Allocation
- Education Funding
- Estate Planning
- Insurance profiles and Analysis
- Retirement planning



Individual Attention

We offer asset management services that enable us to work together to build and maintain a solid portfolio and long-term relationship that allows you to work toward your goals.

We follow certain standards of conduct while managing your portfolio. Such standards can include offering diversification, analyzing risk and returns, avoiding expenses that are not justified by your needs, and delegating duties where expert assistance is needed.

The goals and needs of each client are unique. Investment returns and time horizons that you desire can be quite different from those of other clients. Some of the steps that can be followed prior to investing your money includes:



1. Understanding Your Goals

We can guide you through a series of questions that help clarify your current financial position, investment goals, and outlook. This evaluation also gives you a complete picture of your risk tolerance, time horizon, and cash flow needs.

and this can be the most important decision of your long-term investment performance. How the assets are dispersed among various asset classes can have more impact on performance than the selection of a specific mutual fund, stock, or bond within an asset class.

2. Developing Your Investment Policy Statement

We can create an Investment Policy Statement, which can be designed to outline how your account should be managed. This document usually summarizes risk tolerance, time horizon, asset allocation, fund selection, and rebalancing criteria by which your accounts are managed. This can serve as your blueprint toward investment success.

4. Implementing Your Plan

With a wide range of investments in a flexible investment platform, we can customize your portfolios by assisting you in selecting suitable investments such as no-load mutual funds, ETFs, stocks, bonds, variable annuities, and individual money managers.



3. Designing Your Portfolio

When investment objectives are clear, we can develop possible investment allocation strategies. Strategies are selected for optimal asset allocation*

5. Conducting Periodic Portfolio Reviews

We will also provide periodic portfolio reviews where we will discuss your investment objectives and portfolio performance to ensure comfort and understanding of the progress toward meeting your original goals.

** Asset allocation, which is driven by complex mathematical models, should not be confused with the much simpler concept of diversification. Asset allocation does not assure a profit and does not protect against loss.*

Array of Choices and Benefits

*Preferred Asset
Management and
Prime Portfolio Services*



Our asset management programs also provide you with a full menu of features that include:

Quarterly Performance Reports

These sophisticated, full-color reports provide a clear understanding of your account's investments and include a consolidated view of what changes took place in your account for the quarter and the rate-of-return after fees for several time periods since inception.

Ability to Consolidate Accounts

If you have more than one account, you can link accounts together and receive a single report consolidating all of your accounts. By pulling everything together in a single format, you have a complete overview and can better monitor progress toward investment objectives

Access to Numerous Securities

You have access to a variety of over 32,000 investment products, including no-load and load-waived mutual funds, ETFs, stocks, bonds, and variable annuities.

Monthly Activity Statements

You receive quarterly statements from Pershing, LLC, our custodian, detailing account activity that took place over the previous quarter.

Online Access

You can review your account online and have access to history and statements going back up to 10 years.

Cost Basis

When transferring securities, original cost basis provided by you can be added to reflect accurate capital gains.

Minimum Account Size

The minimum managed account size is \$200,000 and additional accounts of \$100,000 or greater can be consolidated with the initial account.



The following summary illustrates the relationship between the client, Mark A. Carnes, CFP, Cetera Advisors LLC and its clearing firm, Pershing.



Registered Representative/
Advisory Representative



Mark A. Carnes

- Discuss financial goals and objectives.
- Periodically review your financial strategy to help ensure current and future needs are being addressed.
- Analyzes your financial data and recommends a financial strategy based on your individual financial needs and investment goals.
- Determine specific investment options based on both your current and long-term financial goals and objectives.
- Periodically updates you on the status of your investment portfolio.
- Reviews your financial strategy with you to ensure changes in personal and economic conditions are properly addressed.

Cetera Advisors LLC



- Provides trading operations, training and support to their representatives.
- Provides access to research sources so that pertinent information on various products and services is available to you.
- Monitors and supervises our professional securities conduct.

Pershing, LLC

Pershing, LLC

- Through Cetera Advisors LLC, Pershing provides access to securities listed on all major exchanges, including the New York Stock Exchange, the American Stock Exchange, most regional exchanges and the over-the-counter market.
- Provides execution and clearing of all exchange and over-the-counter securities transactions as agent for and on the instruction of Through Cetera Advisors LLC.
- Custodian of accounts introduced by through Cetera Advisors LLC.

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