



FOUNDATIONAL

— WEALTH ADVISORY —

A Member of Advisory Services Network, LLC

REFINING OUTCOMES
ONE FAMILY AT A TIME



NEXT STEPS

The Workbook

WHO WE ARE:

At Foundational Wealth Advisory (FWA), we've accomplished much for clients simply by adhering to one of our core principles: deliver wealth management in an "uncomplicatedly simple" way.

The primary advantage for a large, complex family of means in considering FWA is that there is only one entity (FWA) that owns the problem and takes responsibility for the various relationships. A second advantage is that it can save the family money. For instance, we have found that by having a comprehensive tax plan in place, we were able to save our clients dollars in taxes. This tax plan takes time, skill, and effort to construct, bringing in the appropriate legal and tax counsel to make recommendations and draft the documents.

FWA is committed to help educate the non-financial spouse, as well, to ensure he/she understands the structure of the various plans we help the family develop (financial, tax, philanthropic) so that if/when the time comes for that spouse to manage everything

by themselves, they are better prepared to do so. We've written a workbook for that purpose and it's available on our website.

Lastly, and with the parent's permission, we work with the next generation(s), educating children and grandchildren with regards to the family's goals and strategies. Most often, we don't discuss dollar amounts as much as we discuss how things are intended to work and flow. We have found these educational sessions can head off future family conflict which sometimes surface as heirs are informed of their inheritance (or lack thereof) by an attorney after the funeral.

Going forward, we are continuing to do what we do best, which is provide objective, innovative, and customized solutions, in clear terms, to help provide our client families with greater control of their lives.

We invite you to discover how Foundational Wealth Advisory can enhance how wealth management is delivered to your family. Your Family is Worth Us!

WHAT WE DO:

We adopted a model twenty years ago when we shifted our practice to work exclusively with families. We call that model a Shared Family Investment Office, or SFIO, for short. As you work with our firm, we offer an enhanced level of control, visibility and input throughout our processes. Most every process is customized for your family and how each member would like to work with us. For instance, at one of our initial meetings, you will be introduced to the technology platforms that will serve you for as long as you are a client of our firm. We are able to customize that technology around the preferences of each of your family members, enabling them to choose how to best access the information most important to them individually.

FINANCIAL PLANNING - IT ALL BEGINS HERE

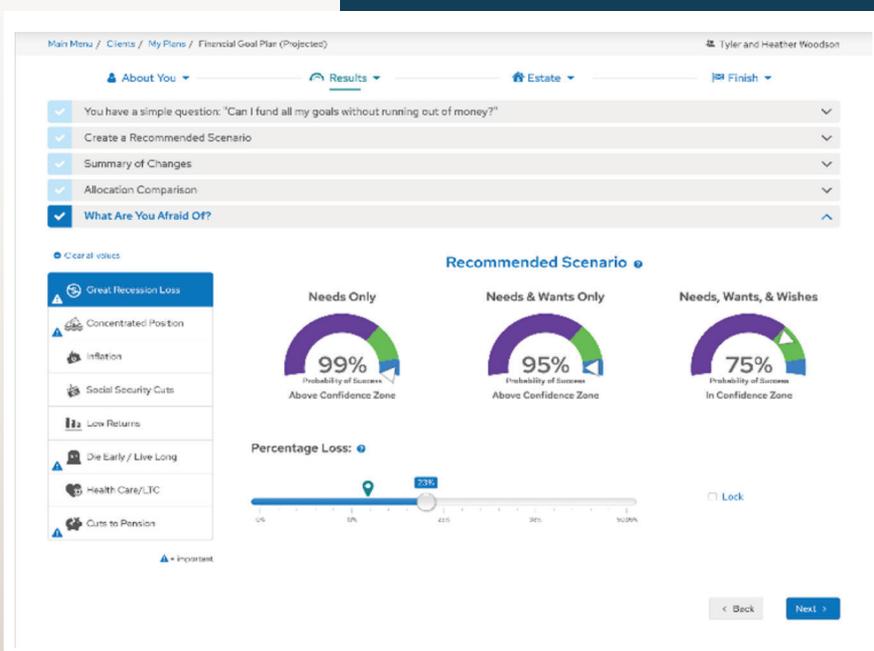
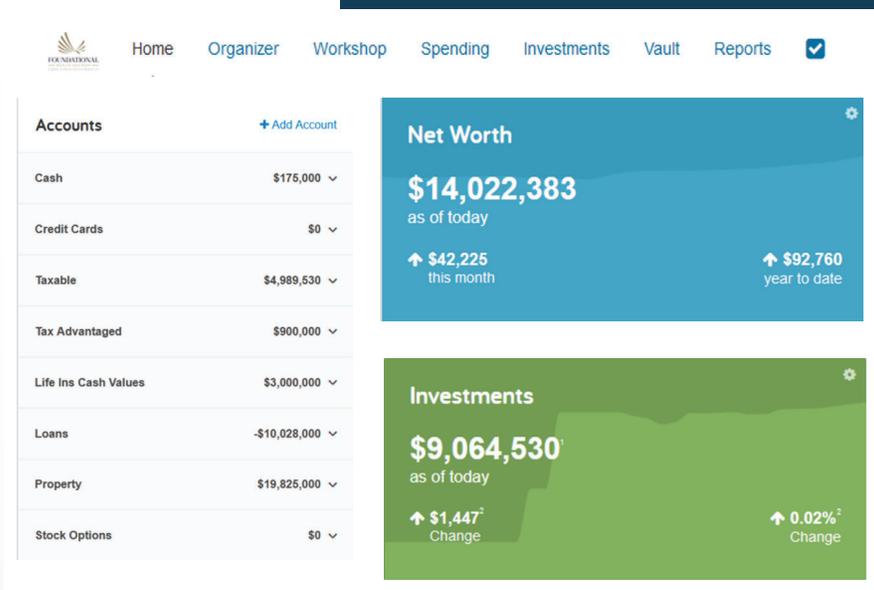
Additionally, our firm's Foundational Planning Process (FPP) is the fundamental anchor for everything we do. It's the first step you would take upon engaging our firm. Our FPP helps our firm identify or uncover issues your family is facing over and above the issues you communicate to us upfront. By following this process, our team is better able to provide you and your family with a set of objective, customized, and often innovative solutions, in clear language, which can help give you greater vision and control over where you want to go.

Once the initial FPP has been completed, we will then work with you to establish and prioritize courses of action. These courses of action are then broken down into quarterly to-do's that you and we agree are achievable. For most of our client families, it is not unusual for these to-do lists to span over 8-10 quarters, particularly if no planning has been attempted prior to our engagement. Imagine: 40 - 50 years of living life and building wealth now has to be defined, encapsulated, and enacted upon. It's no easy feat, but we strive to make it easier for you through the use of our technology platforms. (Don't worry, even our less tech-savvy clients have told us they found our technology very simple and intuitive to use).

WEB-BASED FINANCIAL PLANNING TOOLS PUT YOU IN CHARGE.

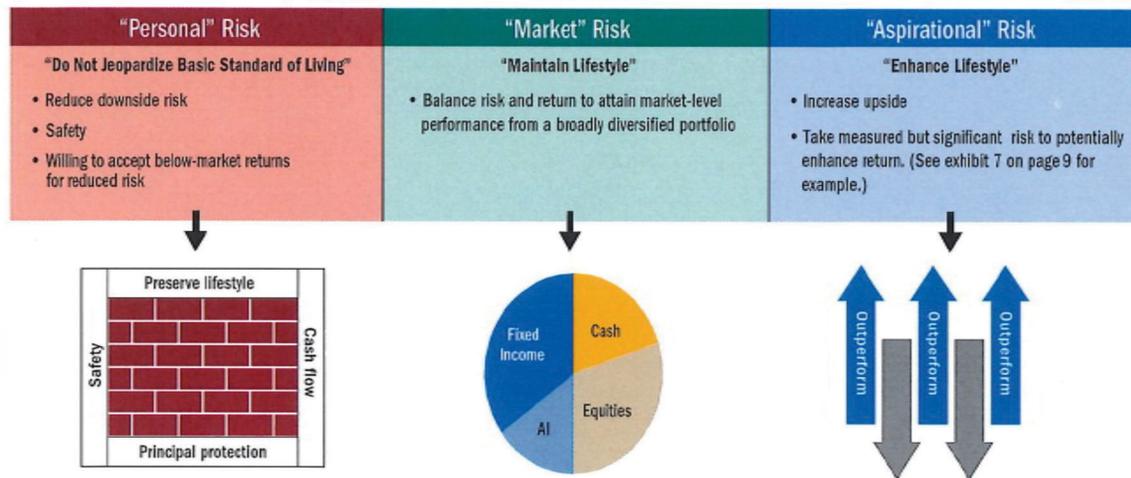
The graphic of our client portal (right) shows our clients their entire balance sheet, income statement, and net worth (including liabilities) on a daily basis from anywhere they can access the internet. The portal also acts as a repository for important documents and as a conduit to our financial planning platform (bottom-right).

The portal is cloud-based and we customize it for how each client family wishes to use it. Some use it to keep score daily of how the entirety of their net worth is performing. Others use it to facilitate document exchange between family members located all over the country. And still others use it as a safety mechanism in case they're traveling abroad and need their medical documents. In short, we believe it helps each of our client families take more ownership of what they own. It's really a way to provide continuity in planning for any family that we serve.



INVESTMENTS – RISK ALLOCATION BEFORE ASSET ALLOCATION

The portal is the result of the FPP and also represents to each client family how we think about risk. For a glimpse of our Risk Evaluation process, note the graphic below:



Fifteen years ago, we adopted this view of risk that was first put forth by a former colleague of ours at a previous firm. His work, entitled "Beyond Markowitz", can be found on our website in its entirety under the "Useful Links" heading. It just made sense. You can't talk about asset management or net worth without also including liabilities. And different assets and liabilities have completely different risk profiles that need to be considered if a family desires to take a holistic approach to risk management. For instance, your primary residence (and/or mortgage) would naturally be thought of differently than a second home (and/or mortgage), would it not? And cash in your bank account from which you pay monthly bills is probably thought of differently than cash in your investment portfolio, right? We think the answer to both of those questions is YES. That's why, for our clients, we focus on Risk Allocation BEFORE Asset Allocation.

Many of our clients had strategic advisors in their day jobs helping them build and achieve their goals in

the company where they worked. We act in a similar capacity. And all of the families we work with are in various stages of life. For some, we act primarily as a financial planner, helping them craft the framework of the outcome they desire. For others, we act more in a fiduciary investment advisor capacity, identifying and recommending appropriate investment strategies to help meet the goals they've set forth. And for others, more senior in their journey, our role is more in the realm of a confidant, listening to their concerns about family members and helping them vet differing strategies of passing on assets to those family members.

We want to be the advisor to the generations of the family, that can assist in the transfer of the family's financial capital as well as the family's values. We believe that having one team of advisors, collaborating together to serve the multiple generations of the family, can really have a positive impact on seeing all the generations thrive. To us, that is Foundational Wealth.



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What We Do: www.fwadvisory.com/conversations-with-eric

Next Steps: www.fwadvisory.com/next-steps-talk

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