



**WEALTH & PENSION**  
SERVICES GROUP



**GUARDRAIL GROWTH<sup>SM</sup> WEALTH MANAGEMENT**



## ABOUT WEALTH & PENSION SERVICES GROUP

With roots to 1997 as Kring Financial Management, Wealth & Pension Services Group has grown to be a leading independent Atlanta-based Registered Investment Advisor helping individuals, families and businesses meet a variety of financial needs.

Our team of tenured advisors and staff, along with our risk-based investment philosophy and high level of personal service has contributed to our growth and exceptional client retention rate.

Our clients enjoy the resources one would expect from a large organization with the personal attention of a boutique firm, helping us to achieve our goal of building wealth and security, and ultimately peace of mind for our clients.

With our investment philosophy, investment committee, team approach, and core values, Wealth & Pension Services Group stands out as a top resource for impactful wealth management and results.



## OUR INVESTMENT APPROACH

At Wealth & Pension Services Group we focus on three important beliefs in our approach to investing.



First, we believe that every client is unique. Therefore, we build custom investment strategies to fit our client's needs, rather than just checking a box and placing a client's account with hundreds of others.



Second, we believe that a well-diversified portfolio is important to reducing risk and achieving long-term investment success. Those seeking ultra-aggressive make-or break results, will not be a fit with our approach.



Third, we believe that all investors at some time will want and need safety guardrails for a portion of their investments, while still having the opportunity to grow their assets. We call this Guardrail Growth<sup>SM</sup>.



### Our Guardrail Growth philosophy can be defined as

- Actively managing risk
- Thinking independently and avoiding the herd
- Using multiple asset classes and strategies to achieve objectives
- Understanding that large losses are difficult to recover from
- A focus on total return, including income and dividends

## OUR INVESTMENT COMMITTEE

We recognize that no one person has all of the answers. And, we understand that insightful analysis comes from sharing ideas and being challenged to support them. As a group, we discuss these ideas at our monthly investment committee meetings, using it to frame our asset allocation decisions and to help underhand where risk may not be apparent.

Our committee consists of six tenured wealth advisors with advanced degrees and designations. Each member has an area of focus that they bring to the committee.



### William Kring, CFP, AIF

- Chief Investment Officer
- BS Business, Indiana University
- 20 years of experience



### Louis Brown, AIF

- BS Business, University of Georgia
- 12 years of experience



### Rob Donnell, CFP

- BS Finance, University of Alabama
- MBA Economics, Georgia State University
- 20 years of experience



### Todd Fields, CFP

- BA Finance, University of Georgia
- BS Biology, University of Georgia
- 14 years of experience



### Matt Bailey, CFA

- BA Finance, University of Georgia
- 5 years of experience
- Previously with Fidelity Investments



### Jerold Sniderman, AIF

- BA International Relations & Economics, Kent State University
- MBA Finance, Emory University
- 25 years of experience

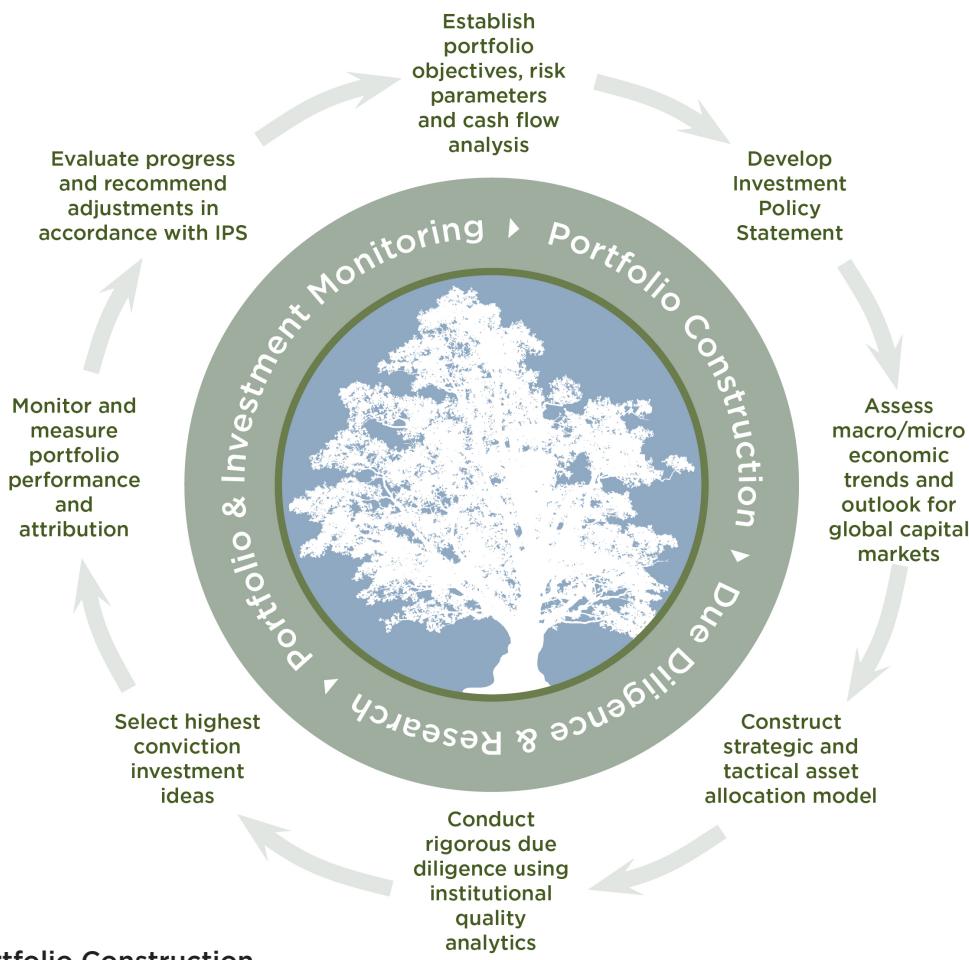


Insightful analysis comes from sharing ideas and being challenged to support them.



## OUR INVESTMENT MANAGEMENT PROCESS

Our client focused investment management process is designed to better help you achieve your long-term financial goals.



### Portfolio Construction

We begin by establishing portfolio objectives, risk parameters and performing cash flow analysis for each client based on their current and future financial goals. We then use this information to develop a personalized Investment Policy Statement (IPS). This allows us to better understand and document our client's unique financial situation.

Our goal is to build portfolios that best represent our client's tolerance for "loss" and expectations for return. We feel this is a better and more complete measure of a client's "risk" tolerance. To assist with our capital market assumptions, we utilize research from multiple sources including JPMorgan, PIMCO, The Leuthold Group, GMO, First Trust, and Ladenburg Thalmann, to name a few.

**We begin by establishing portfolio objectives, risk parameters and performing cash flow analysis for each client...**

From here we review traditional asset classes such as Equity and Fixed Income, as well as non-traditional asset classes such as Guardrail Growth, Absolute Return, and Alternatives. These strategies include multiple investment types and are primarily comprised of Mutual Funds (MF), Exchange Traded Funds (ETF), Closed End Fund's (CEF) and Alternative Investments (Alt). In addition, we include both active and passive management, as well as investments across multiple management styles.

We are able to build portfolios that are best suited to represent our client's tolerance for "loss" and expectations for return.

Each asset class is assigned a specific weighting based both macro/micro economic trends and by stress testing them under various market conditions. Once this step is complete, we construct our final model which is both strategic and tactical in nature. As markets condition change, updates are made to our return projections and asset class weightings.

### **Investment Due Diligence & Research**

When evaluating an investment opportunity, we use both qualitative and quantitative factors to assist in the selection of our highest conviction ideas.

The qualitative factors include due diligence into a firm's background, resources available, fiduciary standards and overall investment philosophy. We also focus on the investment manager's tenure, previous experience and stability of his/her investment team. In addition, we strive to have a deep understanding of the manager's research process, investment strategy/discipline, decision making process, general market outlook, and return objective over a full market cycle or specific period of time.

The quantitative factors include using returns and holdings based analysis to determine how and why an investment achieved its returns during associated market conditions. We also utilize both short and long-term performance measures and risk metrics including, but not limited to Standard Deviation, Sharpe Ratio, Upside/Downside Capture, Sortino Ratio, Batting Average and Active Share. We assess the cost and tax efficiency of each strategy based on its individual style and asset class. Finally, we place emphasis on the amount of money each manger has invested in his/her own fund.

### **Portfolio & Investment Monitoring:**

We proactively monitor our portfolios and individual investments on an ongoing basis. Specifically, we want to make sure our investment strategies are consistent with each client's IPS.

Our portfolio monitoring frequently evaluates each subcategory weighting and we make rebalance decisions based on current market conditions and future expectations. In addition, we track the performance and characteristics of each portfolio relative to its benchmark. Our investment monitoring is a multi-faceted process which includes regular participation on firm/manager conference calls, attendance at due diligence events, onsite and offsite firm visits, meetings with managers and consistent review of literature and research regarding individual investments and strategies.

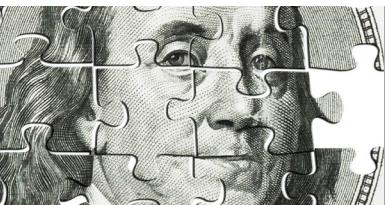
We proactively monitor the performance of our investments relative to their benchmark and peer group in order to better understand how and why the returns were achieved. If we find that an investment has deviated from its objective or

strategy, our investment committee will review it and determine a course of action. Lastly, we continuously seek out better investment opportunities to potentially increase portfolio returns or more effectively manage risk.

We place a high value on managers who deliver consistent research and are easily accessible.

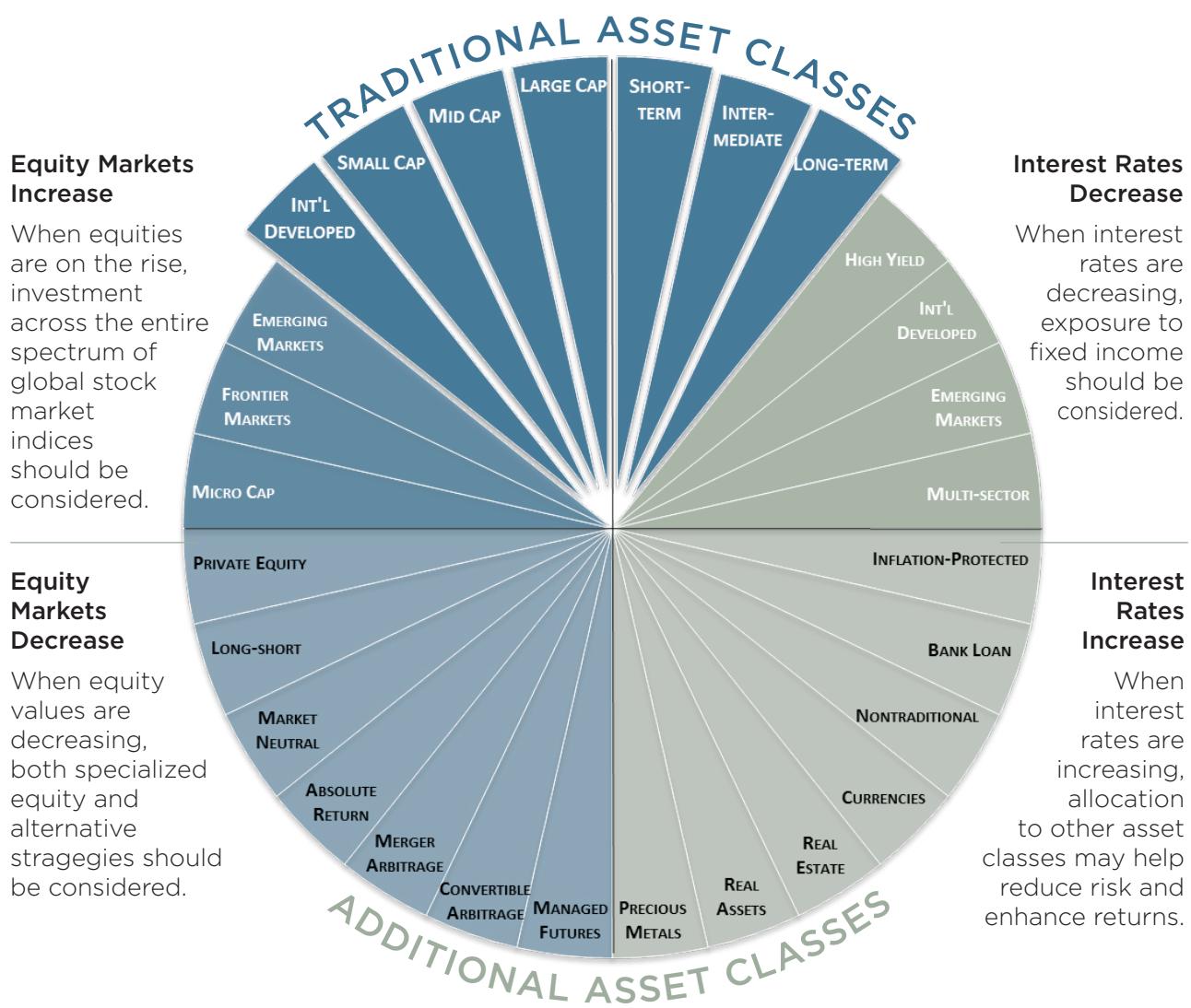
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## OUR INVESTMENT STRATEGIES

Are you limiting your portfolio to these traditional asset classes...



When you could be investing in these additional asset classes?

SOURCE: Morningstar

## WHAT YOU CAN EXPECT AS OUR CLIENT



### A team approach

Your account will be managed by a Wealth Advisor which is a senior and tenured financial advisor. Your accounts will be held by a third party custodian such as Fidelity for safety, as we never hold client assets. Your wealth advisor will be assisted by a Financial Analyst and Portfolio Manager, our Investment Committee, a Financial Planner, a CPA, and a Client Services specialist.



### Communication to keep you informed

You will be kept informed with regular communication regarding your accounts using short personal emails, more in-depth research papers, videos and personal calls. Our goal is to keep you informed about our views on the market and how they make affect you, and any changes we are making to your accounts. You will receive detailed account statements and comprehensive reports summarizing your entire portfolio.

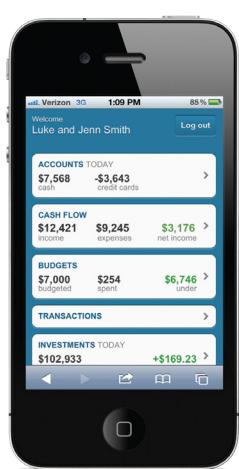


### Progress to your goals

You may have access to Wealth & Pension's Financial View 360, a powerful and easy to use cloud based solution that can consolidate all of your financial accounts, even those not held with us. This service includes personal storage for your financial documents and provides up-to-date information and on-demand reporting helping us work with you to stay on track of your personal financial goals.

## FINANCIAL VIEW 360

This “total view” of your financial picture, which is updated daily, allows us to collaborate with you in real time, providing you with the help you need, when you need it.



The screenshot shows the "Wealth Management System" software interface for "Luke and Jen Smith". The top navigation bar includes links for "My Info", "Help", "Video", "Log out", "Welcome", "My Data", "Reports", "Tools", "The Vault", "Alerts", "Awards Manager", and "Research".

**Asset Allocation:** A pie chart showing the distribution of assets across various categories.

**Financial Snapshot:**

Category	Description	Value
Assets <sup>1</sup>	Total Investments, Retirement Investments, Cash & Equivalents, Real Estate, Life Insurance, Auto, Personal Property, Total	\$2,465,565 \$1,327,250 \$6,000 \$1,000,000 \$25,000 \$21,000 \$150,000 <b>Total: \$5,333,215</b>
Liabilities	Home Equity, Total	(\$335,000) <b>Total Net Value: \$4,998,215</b>
Assets Outside Estate	Total	\$100,246
Total <sup>2</sup>	<b>\$5,098,461</b>	

**Investments:**

Plan Assets	Estimated Value <sup>1</sup>
401(k) Benefits # C2009 12-004	\$447,990
401(k) Benefits # R2009 12-004	\$52,056
401(k) Benefits # P2009 12-004	\$12,000
401(k) Benefits # O2009 12-004	\$46,190
ETrade Stock Account #T2009 12-004	\$50,000
ETrade Stock Account #F2009 12-004	\$42,500
Fidelity Stock Portfolio #F2009 12-004	\$681,000
Fidelity Stock Portfolio #F2009 12-004	\$542,725

**Net Worth History:** A bar chart showing the value of assets, liabilities, and net worth from April to January.



## OUR FIRM'S VALUE & BELIEFS

We believe **experience, diligence, and objectivity** are qualities our clients expect.

We value the **unique dreams and goals** of each of our clients.

We believe that **trust** is the core of any long-term relationship.

We value our client's **financial security** and **peace of mind**.



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Advisory Services offered through Wealth & Pension Services Group, Inc.

### Important Risk and Disclosure Information

Investing has risks, some of which may be substantial depending on the objective. Investors should carefully consider their objectives, risk tolerance and time horizon before investing. There is no guarantee that investment objectives will be achieved. Diversification does not necessarily ensure a profit or protect against a loss. Certain investments discussed may not be liquid. ETF's, non-traded securities and closed-end funds and other investments could be worth more or less than their net asset value when bought or sold. A complete description of risks can be found in the prospectus for each investment.

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