



Introduction to Financial Architects

We are a registered investment advisory firm providing financial planning and wealth management services to private clients in metro-Atlanta and across the United States. While some advisors still sell products or transactions, we provide wisdom. Our goal is simple – to help our clients achieve financial success.

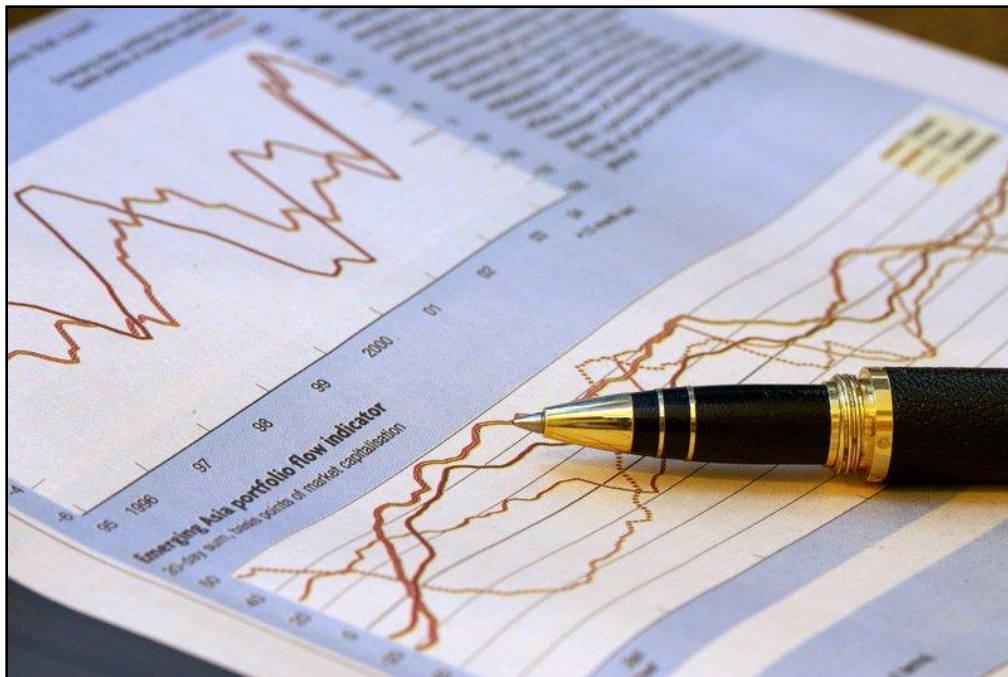
Our focus is working with a limited number of clients in a long-term relationship – understanding and clarifying your goals, creating a financial plan, and managing your investment portfolio. With this personal attention, we can properly assist you in building your financial future and reaching your goals.

In the following pages you will find additional information to introduce us to you. We are currently accepting new clients and look forward to exploring whether our approach and philosophy might be right for you.

Sincerely,

Anitha G. Rao
Senior Wealth Manager

David E. Hultstrom
Chief Investment Officer



People

David Hultstrom is co-founder and chief investment officer of Financial Architects.

Mr. Hultstrom is a thought leader in the wealth management industry and holds a graduate degree in business (MBA) as well as numerous financial planning and investment management designations.

- Investment Management designations:
 - Chartered Financial Analyst (CFA[®])
 - Certified Investment Management Analyst (CIMA[®])
 - Chartered Alternative Investments Analyst (CAIA[®])

- Financial Planning designations:
 - Certified Financial Planner (CFP[®])
 - Certified Private Wealth Advisor (CPWA[®])
 - Chartered Financial Consultant (ChFC[®])



He is currently a member of and active in:

- CFA Society Atlanta
- Financial Planning Association of Georgia (former board member)
- National Association of Personal Financial Advisors (regional board member)

In addition, Mr. Hultstrom has served as an arbitrator and expert witness in securities disputes. He serves on investment committees that collectively manage several billion dollars. He has taught over 100 CFP courses, over 200 CPA continuing education courses, and is a speaker at financial industry events and conferences.

His professional areas of interest include behavioral finance, market history, efficient market theory, Monte Carlo simulation, and modern portfolio theory.

He has been published in *Financial Planning* and *Investments & Wealth Monitor* and is the author of several white papers on financial planning and wealth management topics. He also produces a popular newsletter and blog for financial professionals and has been quoted in numerous newspapers and journals, including the *Chicago Tribune*, the *Christian Science Monitor*, the *Economic Times*, the *Journal of Financial Planning*, *Newsweek*, and the *Wall Street Journal*.

He was recipient of the 2015 HONORS Award for contributions to the financial planning industry from the Financial Planning Association of Georgia.

Mr. Hultstrom resides in the Atlanta suburb of Woodstock, Georgia with his wife, Dawn. Dawn is a kindergarten teacher, cross country coach, and avid marathon runner.



Anitha Rao is co-founder and senior wealth manager of Financial Architects.

She has earned the following professional designations:

- Certified Financial Planner® (CFP)
- Certified Investment Management Analyst® (CIMA)
- Certified Private Wealth Advisor® (CPWA)

The latter two designations were conferred by the Investments & Wealth Institute (IWI) through the Wharton School at the University of Pennsylvania and the Booth School at the University of Chicago respectively. In addition, she has taught in the CFP programs at several universities.

She earned a degree in Electrical Engineering from the University of Maryland, College Park and has done postgraduate work in Electrical and Computer Engineering at Georgia Tech. Prior to her transition to the financial field, Ms. Rao worked in IT Consulting with both boutique firms and a "big six" accounting firm.

She has served as a local chapter board member of the Financial Planning Association and is a member of the Atlanta Society of Finance and Investment Professionals, the National Association of Personal Financial Advisors, and the Investments & Wealth Institute.

Ms. Rao lives in Marietta with her husband, Venki. Venki is Chief Technology Officer at Chemical Abstracts Service, a division of the American Chemical Society.

Process

A rigorous and well-thought-out process, rather than ad hoc product solutions, is key to achieving financial success. Our financial planning process generally is to:

- Identify your goals, resources, risks, and constraints.
- Analyze and evaluate your specific situation.
- Develop and present recommendations and alternatives.
- Implement the recommendations.
- Monitor the situation and adjust as needed.

Our wealth management process is similar. We typically:

- Identify your goals, resources, risks, and constraints.
- Determine appropriate capital markets assumptions.
- Run Monte Carlo Simulations on your options.
- Implement the appropriate strategy efficiently.
- Monitor and adjust the portfolio as needed.



Pricing

Typical comprehensive financial planning engagements are \$5,000 but may be more (or occasionally less) depending on the complexity of the situation.

Our wealth management fees are graduated as follows:

<u>Asset Level</u>	<u>Annual Fee</u>
First \$2,000,000	1.00%
Thereafter	0.50%

Note: we generally do not accept new clients with less than \$2,000,000 for wealth management.

Philosophy

A good portfolio is more than a long list of good stocks and bonds. It is a balanced whole, providing the investor with protections and opportunities with respect to a wide range of contingencies.

– Harry Markowitz, Nobel Prize Winner & Father of Modern Portfolio Theory

Our objective is to help you achieve financial success. To that end, we believe the proper role of a quality investment advisor is to:

- Develop a comprehensive strategy to integrate your financial goals, including risk management, investments, tax planning, retirement planning, and estate planning.
- Control emotional decisions with education.
- Structure an appropriate asset allocation that balances maximizing return with limiting risk.

We do that by being:

- Client centered – we only serve a limited number of clients so we can ensure their financial needs are individually addressed with customized solutions.
- Comprehensive – we are financial planning experts and will address risk management, tax planning, estate planning, investment management, and retirement and other goals.
- Completely independent – we are independent of any larger organization and can focus exclusively on what is best for you rather than corporate objectives.
- Fee-only – we do not get paid by any product or service provider. To ensure the utmost objectivity, we are compensated directly and solely by our clients.
- Academically driven – our approach is based on academic, not Wall Street, research into the optimal methods of addressing various financial planning issues and constructing optimal investment portfolios.

Fiduciary Oath

We believe in placing your best interests first. Therefore, we are proud to commit to the following five fiduciary principles:

- 1) We will always put your best interests first.
- 2) We will act with prudence; that is, with the skill, care, diligence, and good judgment of a professional.
- 3) We will not mislead you, and we will provide conspicuous, full and fair disclosure of all important facts.
- 4) We will avoid conflicts of interest.
- 5) We will fully disclose and fairly manage, in your favor, any unavoidable conflicts.