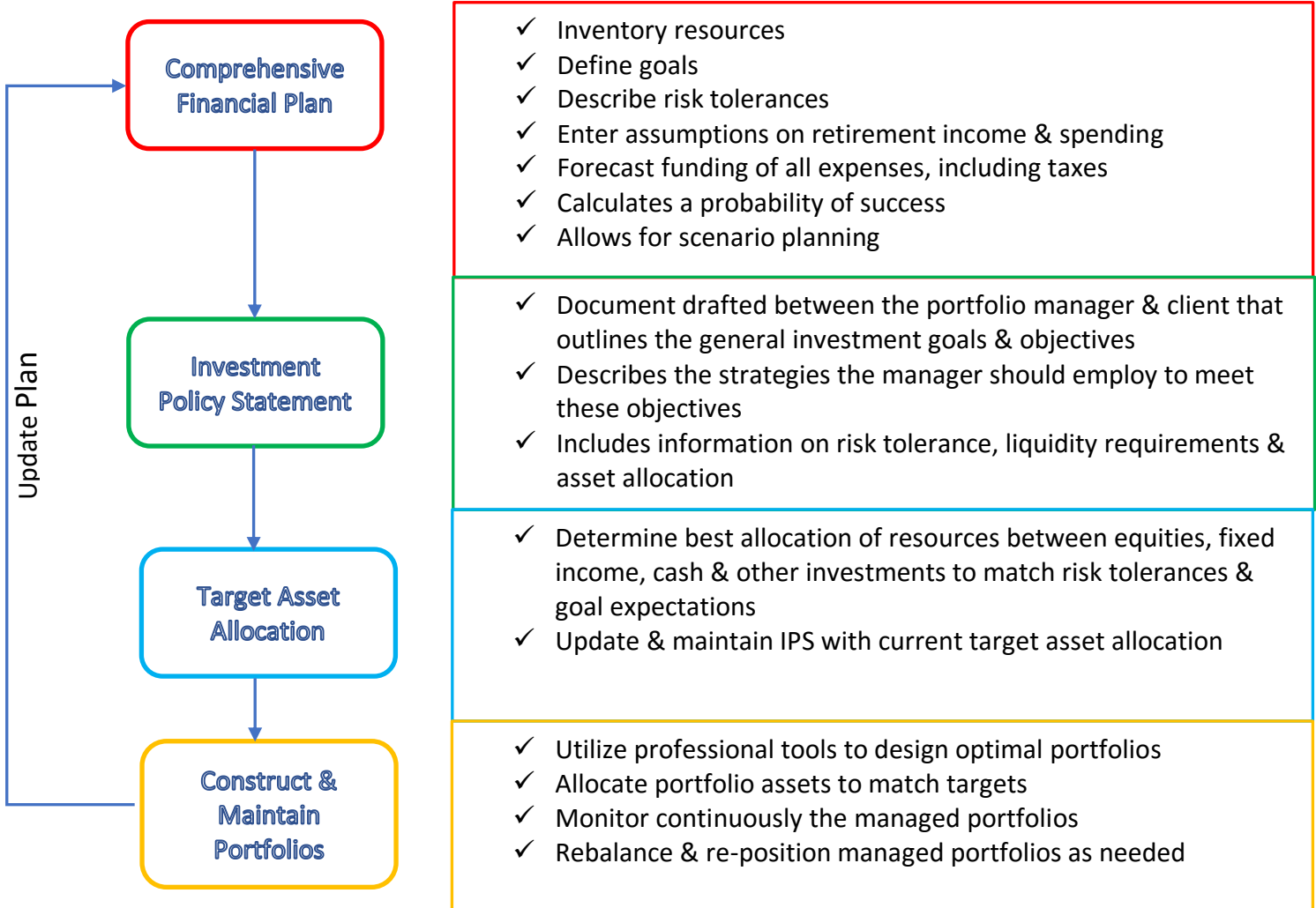




The KMR Approach

It's always better to have a plan...



KMR Financial Advisory, as your trusted Financial Planning Advisor, will:

- Develop & maintain a comprehensive financial plan for you & your family;
- Run scenarios thru the planning model to analyze any life event to help support the best decision;
- Construct, monitor & manage investment portfolios to meet plan objectives;
- Provide advisory services for retirement planning, such as establishing saving goals & determining retirement timing;
- Provide advisory services for other important financial planning issues, as follows:
 - Tax planning
 - Estate planning
 - Risk management
 - Cash management & budgeting
 - Educational funding.

KMR Financial Advisory is an independent, fee-only Registered Investment Advisor, registered in the state of Georgia. As an RIA, KMR Financial Advisory acts as a fiduciary for its clients.

What does this mean for you?

- Work directly with a Certified Financial Planner™ professional who as a fiduciary is bound to act in your best interest;
- Have a comprehensive financial plan that includes all your financial resources, obligations, goals & expectations;
- Ensure your overall financial investment portfolio is supporting your financial plan;
- Have the peace of mind that comes with the knowledge that you & your family is on a path to successfully achieve your financial goals;
- Have a trusted financial advisor to monitor your plan, make changes as necessary, advise on financial issues as they arise, and manage your financial resources to best achieve your goals.

KMR Financial Advisory utilizes MoneyGuidePro, an industry leader in financial plan development technology

