Mersereau & Lazenby, L.L.C.
Financial Planning & Investment Management

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Fee-Only Investment Management

The complex universe of investments can be difficult to understand and sometimes wearisome to manage on a daily basis. Through our Investment Management service, we can assist you in making important investment decisions. Our desire is to place *your interests* at the heart of an investment strategy that is designed to address your future financial needs.

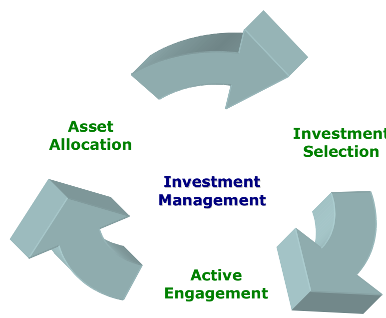
Mersereau & Lazenby, L.L.C. can provide professional investment management for the following accounts:

- *Traditional IRA or Rollover IRA*
- *Roth IRA*
- *Investment Accounts (Mutual Funds, Stocks, Bonds, CDs)*
- *Small Business Plans (401k, SEP, SIMPLE)*
- *Trusts*
- *Custodial Accounts*

Fee Only: As a fee-only investment advisor, our decisions are not driven by commission. The investment management service is provided for an annual fee based on assets under management. We believe that the fee-only business model allows us to serve clients with the highest level of transparency and objectivity.

Investment Philosophy: One of the most important principals of investing is the relationship between risk and return. Our goal is to help you achieve your financial goals while minimizing your risk in investment opportunities. We believe that finding the right balance between risk and return is the first step in the investment process.

Asset Allocation: We understand the importance of diversification during changing economic and market cycles and the risk that comes from being over-concentrated. Our asset allocation strategy combines fundamental practices with an awareness of the economic and market cycles. Our desire is to construct a customized portfolio that is tailored to meet your specific needs.



Investment Selection: Whether it is individual stocks, bonds, mutual funds, or exchange traded funds (ETFs), we thoroughly screen each investment before adding it to a portfolio. Our process of investment selection combines a top-down approach in seeking the proper asset classes and a bottom-up approach of selecting investments through qualitative research. Within each step of the investment selection process our goal is to find investments that are closely aligned with your needs and expectations.

Active Engagement: Changes occur each day in the global markets. While it is important to understand the benefits of long-term investing it is also important to be mindful of any new opportunities that may arise. Each step of our investment process revolves around your interests, goals, and expectations. We actively monitor your accounts so that if an opportunity arises that seems fitting for your portfolio, we can make a change to maximize the financial benefits to you.

Low Costs: The investment management fee is 0.75% - 1.00% per year, based on the size of the account. We are not paid any sales loads or commissions. This fee-only model allows us to seek out the highest-quality investments at the lowest costs. Clients will experience personalized investment management and a transparent fee structure.

If you would like to know more about how our Fee-Only Investment Management Services may help you, please contact our office at 770.614.6800 or send an email to investments@cpaml.com. You can also learn more by visiting our website at www.atlantafeeonly.com.