

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.

We provide professional investment management for the following accounts:

- Traditional IRA or Rollover IRA
- Roth IRA / Roth Conversions
- Individual and Joint Investment Accounts
- 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.

Transparent Fee Structure: We do not sell products, do not receive sales loads, and do not get paid commissions. This fee-only service model allows us to seek the highest-quality investments at the lowest costs. Clients will experience personalized investment management and a transparent fee structure. The investment management fee is an annual percentage of the managed assets and can be significantly less than the cost of maintaining an account through a bank or with a broker because we do not assess sales loads or surrender charges, and we receive no commissions.

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.





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Frequently Asked Questions

What is a Fee-Only financial planner?

A Fee-Only financial planner provides services for a fee rather than by selling products. A Fee-Only provider is not paid through commissions or sales loads. The fee is clearly communicated to the client. This service model allows for a transparent and objective engagement with each client.

What is the difference between a Fee-Only and "Fee-Based" financial planner?

The Fee-Only service model is strict in its no-commission, no-product-selling approach. In contrast, the "Fee-Based" broker will often recommend whatever type of compensation is in their best financial interests. A fee-based broker may charge the client a commission, sales load on a product being sold, or a fee if it is more favorable to do so.

What types of products do you sell?

We do not sell products and we do not receive commissions. Our firm adheres to a fee-only service model and at no point in the engagement will we attempt to sell investment products or any kind of other proprietary products.

What is the firm's investment philosophy?

We believe it is important that an investment strategy be employed for each individual that takes into account their unique risk-tolerance, financial goals, and investment expectations. The investment strategy should serve as a foundation for building the proper investment portfolio.

What is the firm's investment process?

We use a three step approach in our investment process. The first step is to gain an understanding of the unique characteristics held by the individual investor. These characteristics include their risk-tolerance, financial goals, and investment expectations. The second step is to design an asset allocation that is aligned with the unique profile of the individual investor. The third step is to identify specific investment securities through fundamental and qualitative research that will best serve the individual's investment strategy.

How is your firm paid?

As a fee-only provider, our fees are transparent. We charge an investment management fee, which is a percentage of the assets under management. The fee schedule is stated clearly in the Investment Advisory Agreement provided to the client.

What types of investments are typically held within the client's investment accounts?

To effectively maintain the client's investment strategy we use many types of diversified investment securities. These typically include mutual funds, exchange-traded funds (ETF), money market

funds, individual bonds, individual stocks, and structured fixed-income securities.

Who manages the client's investments?

Our firm, Mersereau, Lazenby & Rockas, L.L.C., serves as the Registered Investment Advisor. Through this engagement we develop, implement, and actively manage an investment strategy on behalf of the client as part of the investment management process.

Do you maintain custody of client assets?

No. We use an independent third-party custodian, TD Ameritrade Institutional (TDAI), to hold the investment accounts. We believe using a third-party custodian is essential for the client to receive the most objective and transparent management of their investments.

Who is TD Ameritrade Institutional?

TD Ameritrade Institutional is a leading provider of institutional clearing and custody services to financial institutions. TD Ameritrade Institutional is a member of the NYSE, NASDAQ, and other major exchanges. Accounts held with TD Ameritrade Institutional are offered full SIPC coverage as well as excess coverage through an institutional policy. More information about TD Ameritrade Institutional can be found at www.tdainstitutional.com/about-us.

How can clients track the activity in their account?

The custodian regularly sends each client periodic account statements, trade confirmations, tax records, and client communications. In addition, each client has the ability to track their account(s) online 24/7 through the web-login screen at www.AdvisorClient.com

What are some features available with the investment accounts?

There are numerous features available with investment accounts including on-demand ACH distributions and deposits, reoccurring (or scheduled) deposits and payments, paperless statements, paperless client prospectus information, checkbook privileges, and debit cards.

Other Questions?

Please contact our office and we would be glad to address any other questions you may have.