

Financial Planning Engagement/Disclosure



Parks W. Avery
CERTIFIED FINANCIAL PLANNER™ Professional
36 South Court Square, 2nd Floor
P.O. Box 1034
Newnan, GA 30264
770-683-6603

Our Financial Planning Philosophy at Avery & Pope Wealth Management

At Avery & Pope we believe in making full disclosure of all risks and benefits (including fees) of financial planning and investment programs and strategies. We are an independent firm because clients deserve objectivity from their financial planning professional. As financial consultants, we are merely a component of our client's financial plan. Our role is to help you coordinate with your accountant and attorney to provide financial advice based on the "big picture" of helping a client build, conserve and effectively transfer wealth.

Educational background:

I completed a Bachelor of Business Administration degree in Finance from The University of Georgia in 1979; I also completed the Graduate School of Credit and Financial Management Executive Program at Dartmouth College in 1987. I am a CERTIFIED FINANCIAL PLANNER™ Professional and I am required to complete 15 hours of continuing education per year.

Professional/employment history:

I was employed with C&S National Bank (now Bank of America) in Atlanta and Chicago where I served as Senior Vice President in Large Corporate Lending and later served as President in the Newnan and LaGrange market. I then moved to Boston with Bank of Boston where I served as a Business Director in Strategic Planning, and later Director of National Lending and Mortgage Investment. I moved back to Atlanta in 1997 as President of SunTrust Personal Loans, Inc. returning home to Newnan with F&M Community Bank as its President in 2001 until the bank was sold in 2005. Starting with LPL Financial in 2005 and Commonwealth Financial Network starting in 2011, I have provided financial planning, retirement plan consulting and investment management services to the public. I have served on the CFP Board of Standard's Discipline and Ethics Committee and currently volunteer on the CFP Board of Standard's Disciplinary Investigations Team. I have leadership roles in numerous community activities including Chairman of the Newnan Convention Center Authority, Chairman of Friends of LINC, Inc. and Member of the Newnan Development Authority. I have been in the financial services industry serving in lending, cash management, strategic planning, investments, and wealth management capacities for over forty years.

Professional certifications and licenses held:

CERTIFIED FINANCIAL PLANNER™, CFP®

FINRA Series 7 (General Securities Representative*)

FINRA Series 63 (Uniform Combined State Law*)

FINRA Series 66 (Uniform Investment Adviser Law*)

State of Georgia Licensed Resident Agent for Life Insurance, Accident & Sickness and Variable Products

State of North Carolina Licensed Agent for Life, Accident & Health and Variable Products

*Securities registrations held with Commonwealth Financial Network®

Description of the planning services to be provided:

My approach to financial planning is to first ask good questions to understand your goals and objectives. Understanding your goals and values helps to produce financial plans related to what you consider important. I will obtain and analyze your financial information to develop alternatives for your consideration; to educate you about the implications of selecting a particular alternative; to implement the choices selected by you; and to periodically update the plan adopted. It is my goal to become your chief financial advisor and to coordinate the efforts of your legal and tax advisors in your best interests. I want you to be educated about your own financial affairs and to take an active role in managing them.

Planning areas include:

- Financial Statement and Budget Analysis
- Investment Planning and Portfolio Design
- Income Tax Planning
- Educational Funding Analysis
- Insurance and Risk Management Planning
- Retirement Planning
- Estate Planning
- Employee Benefit Planning

Agency or employment relationships:

Parks W. Avery is a Registered Representative with Commonwealth Financial Network and is registered to offer general securities through that firm. These products include mutual funds, stocks, bonds, CD's, variable annuities and other types of securities and alternative investments. He is also registered to provide comprehensive investment management services for investors and fee based financial plans as an Investment Adviser Representative of Commonwealth. His compensation with Commonwealth is based upon fees based on assets managed, the sale of securities or fees charged for the preparation of a financial plan. Should you choose to purchase a product through us, he may receive a fee payable by a third party. All investment account assets are held by National Financial Services (NFS), a division of Fidelity.

Additional Information:

CFP Board's ethical standards are an important element of the public's trust and confidence in CFP® professionals. CFP® certification is subject to a background check, and those whose past conduct falls short of CFP Board's ethical and practice standards can be barred from becoming certified. After attaining certification, a CFP® professional who violates CFP Board's ethical and practice standards becomes subject to disciplinary action up to the permanent revocation of certification. The CFP® certification requires adherence to the *Code and Standards*. The Code is an expansion of the fiduciary standard that always requires CFP® professionals to act in the best interest of their client when providing financial advice.

As a client or prospective client, you have the right to ask me, at any time, for information about my compensation related to the services I provide you. I will communicate the requested information in reasonable detail as it relates to your financial planning engagement, including compensation derived from implementation. This disclosure of compensation may be expressed as an approximate dollar amount or percentage or as a range of dollar amounts or percentages will be based on reasonable assumptions, with estimates clearly identified, and will be updated in a timely manner if actual compensation significantly differs from any estimates.

As a personal financial planning client, you have the right to receive annually the current revision of the disclosure you received when our relationship began.

This disclosure form gives information about the CFP certificate(s) and his/her/their business. This information has not been reviewed, approved, or verified by CFP Board or by any governmental or self-regulatory authority. CFP Board does not warrant the specific qualifications of individuals certified to use its marks, nor does it warrant the correctness of advice or opinions provided.

Securities and advisory services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser. Fixed insurance products and services are separate from and not offered through Commonwealth.