

Who We Are

Client Focused. Period.



ALIGN[™]
wealth management
CLIENT FOCUSED. PERIOD.



Introduction

In these challenging economic times, preserving and growing your wealth is a daunting task. Investment fads, hidden fees, and rising taxes are relentless. Many investors end up taking too much risk for too little return, receiving mediocre service and conflicted "advice," and paying too much in taxes, commissions, and fees. We solve these problems. It's who we are. It's what we do.

At Align Wealth Management, our only business is the delivery of objective fiduciary advice resulting in simple & elegant wealth management solutions. Our clients consist of a discerning group of individuals, families, and small business owners. We believe in straight talk, good old-fashioned common sense, hard work, and complete transparency. Our team is composed of a unique blend of highly credentialed professionals with decades of wealth management experience. And, what we hope we have gained from our long experience is the wisdom to offer advice that works for you.





Philosophy

Over the past 20 years, we have developed and refined a consistent, strategic investment philosophy supported by a significant body of academic research. We believe that a widely diversified portfolio of investments tailored to each client's unique risk tolerance and financial goals is key to financial success. A study conducted by an independent research firm found that the average return of the S&P 500 over the last 20 years was 8.2% per year, yet the average equity investor earned only 4.3%*. Why? Most individual investors gravitate toward the next "hot" investment and let emotions rule their portfolio. The goal of our approach is to take the emotion out of investing in order to capture market returns while minimizing volatility.

*Source: DALBAR Quantitative Analysis of Investor Behavior 2013.



History

Align Wealth Management (Align) is a federally registered investment advisory firm, established in 1993. Throughout our 20-year history, we have helped clients across the country navigate a multitude of economic, political, and tax environments. Our main office is in Oklahoma City and we maintain a satellite office in St. Petersburg, Florida. Our advisors are Certified Financial Planners™ who can help you manage your investments, plan your retirement, reduce your taxes, minimize your risks, and leave a legacy to your loved ones. Align has been recognized seven years running as one of America's best by Wealth Manager Magazine. Align has also been recognized as one of America's top wealth management firms by BusinessWeek, Barron's, and Financial Advisor Magazine.

Our sole mission is to help you make the most of your one financial life. Importantly, we serve one master – our valued clients. We don't work for (nor do we accept compensation from) any brokerage firm, insurance company, or financial company. We are a "fee-only" firm, and we never accept commissions or kickbacks of any kind. Every ounce of our allegiance flows toward our clientele, and every penny of our compensation flows from our clientele.

How we work with you: A process-driven, consultative approach

The personal relationship that we develop with each of our clients starts with an initial meeting to identify goals, objectives and risk tolerance levels. We gather your personal information and discuss your financial goals and concerns. We review our philosophy and investment approach with you so that you fully understand our portfolio management approach. You will complete a risk tolerance questionnaire that will become the basis for discussing the allocation of various asset classes within your portfolio.

Over the course of the next few meetings we will review your estate planning and risk management needs; discuss retirement accumulation or distribution planning; evaluate educational funding needs; review your tax situation, and go over any other items we believe are critical to your financial success. If you own a closely held business we may also discuss business succession planning strategies. We may run a financial projection to evaluate the feasibility of attaining your goals. With your permission, we will consult with your other advisors including attorneys and CPAs.

Once we agree on your asset allocation, we will work on an implementation plan that will coordinate investment of your portfolio between qualified (tax-advantaged) assets and nonqualified assets in order to maximize tax efficiency. Depending on the size of your portfolio and your preference, we may dollar-cost-average your assets into the market over time.

Your assets are held at a reputable third-party custodian that will furnish you with monthly reports either online or via mail. Also, we will provide you with a quarterly performance report that will clearly show your performance (net of all fees) compared to applicable market indexes. Our strategy includes enhanced rebalancing of your portfolio to make sure you don't veer from the initial allocation we have agreed on. This ensures that your portfolio risk is consistent with your risk tolerance and financial goals.

We will meet with you periodically to discuss your financial situation and progress toward your goals. As your financial goals change, we can make adjustments to your strategy as needed.









Next Steps

Our philosophy and history are explained in more detail at our website, www.alignmywealth.com. If you would like a complimentary copy of our Investment Philosophy Brochure, please call us or request a copy through our website.

Our team welcomes new clients and would be pleased to meet with you. Please contact us to schedule an appointment.

Brian Puckett

CFP®, CPA, PFS, Attorney at Law

Brian's entrepreneurial spirit drove him to establish Align Wealth Management in order to fill an important void for individuals and small business owners seeking something different and something special within the financial services industry.

Brian is a CERTIFIED FINANCIAL PLANNER™, a CPA with Personal Financial Specialist (PFS) credentials, and an attorney, making him one of the very few "Triple Board Certified" financial advisors in practice today. Business Week listed Brian among the Top 50 most experienced independent financial advisors in the United States. His trio of high caliber credentials underscores a

personal passion for helping clients make the most of their financial lives. Brian is an engaging speaker, with frequent appearances in the local and national financial press. He also has served as adjunct professor at the University of Central Oklahoma and lectures at a variety of institutions and continuing education programs for financial planners, CPAs, and attorneys. Brian is an active member of the Oklahoma and American Bar Associations, the Financial Planning Association, and the Personal Financial Planning sections of the American Institute of Certified Public Accountants and the Oklahoma Society of Certified Public Accountants.



Brian holds a law degree (Order of the Coif) and bachelor's in business degree (with high honors) from the University of Oklahoma. Brian enjoys spending time with his son, Jay. Brian also enjoys a number of sporting activities, including bicycling, paddle boarding, and golf - although he's a self-confessed hacker on the links.

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Darlene Eisel

Client Services Manager

Darlene brings over nineteen years experience to her position as Align's Client Service Manager. She joined the Align team in 2002 and has been instrumental in helping client's make the most of their financial lives. After studying Business Administration at the University of Oklahoma, Darlene began her career in the trust department of a large banking institution. She has also worked

with registered investment advisor firms in Oklahoma, Florida, and North Carolina. Darlene is an expert at navigating the investment platforms utilized by Align. The bottom line is that Darlene makes life easier for every Align client and every Align team member. Darlene and her husband Gregg live in Edmond. They have one son, Luke.



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Dennis Packard

Certified Financial Planner™

Dennis describes his professional journey as following a slightly different path yet arriving at the same destination for the same reasons expressed by his colleague Brian Puckett to, first and foremost, have the freedom to serve clients' broad wealth management interests.

A financial services professional since 1997, Dennis began his career as an investment banking bond analyst for Dow Jones/Bridge Financial. Later, he joined TD Waterhouse in Oklahoma City, where he was a Senior Investment Consultant and Retirement Specialist, helping clients with their financial and retirement planning

needs. Partnering with Brian in 2006, they jointly crafted their firm's client-first, team-oriented service strategy.

Dennis is regularly sought after by media sources such as The Oklahoman, Fox News, and OKCBiz to share his insights and expertise on sound money management techniques. He is a CERTIFIED FINANCIAL PLANNER™ and holds a bachelor's degree in finance from Oklahoma State University.

Dennis' wife, Keri, is a teacher, and Dennis is an active volunteer within the Oklahoma City Public Schools and the Oklahoma



Council on Economic Education, where he advocates for K-12 level financial literacy programs. He also volunteers for the Christmas Connection, is an avid golfer, and coaches for his daughter, Kaitlyn's, basketball and soccer teams.

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Debbie Stanley

Client Services Associate

Debbie brings over twelve years of experience in the financial services industry, with involvement in cash management, banking, marketing, real estate, and insurance. She holds a bachelor's degree in Business Administration from the University of Central Oklahoma. Debbie joined Align

Wealth Management in 2008 in order to broaden her knowledge of the investment industry, as well as work with the Align team serving Align's exceptional clientele. Debbie volunteers with the Christmas Connection and enjoys spending time with her husband, Mark, and their five children.



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Wealth Advisor Alliance

A national alliance of highly trained and experienced advisors.

Like our advice, our extended network reaches beyond investments. Our strategic partner, Forum Financial Management (Forum), is a top-tier independent registered investment advisor firm of 30 investment professionals (including CFPs, CPAs, and attorneys). Forum provides Align and its clients with a deep multi-disciplinary bench of high caliber professionals. Each Forum principal brings on average over 25 years of experience in one or more aspects of financial management including: investment portfolio design, retirement, estate, insurance, and tax planning. Importantly, like Align, Forum is engaged in delivering wealth management services in the real world to real clients. Throughout the years, our ability to freely share ideas with other successful wealth management firms has proven extremely valuable to our family of clients. Between the two firms, Align and Forum collectively manage over \$1.5 billion in client assets.

While Forum has partners with various specialities, we have highlighted a few Forum partners on the following pages so you may get to know them.

To learn more about Forum, visit www.forumfin.com.

Alan C. Hambourger

CPA, PFS, CFP®, Partner

Alan Hambourger is a Senior Advisor and Co-Managing Partner of Forum Financial Management, LLC. Alan has more than 25 years of experience serving his clients and providing the unique solutions required to meet their financial goals. His clients count on him for all of their wealth management needs, and his knowledge, expertise and experience make him an invaluable person in their lives.

Alan worked as a CPA early in his career, but found he wanted to be in touch with his clients throughout the year, not just at tax time. He became a Certified

Financial Planner™ in 1988 so he could acquire the expertise to offer financial planning as well as estate, retirement and tax planning all under the umbrella of financial planning.

Over the past 25 years, Alan has been recognized for excellence by the financial advisory community for his commitment to the principles which guide him as an Investment Advisor Representative. He has been quoted in *Practical Accountant* and *CPA Wealth Provider* as well as in other industry periodicals, and has been a guest speaker at various conferences throughout the country.



Alan is a graduate of the University of Illinois in Urbana, where he earned a B.S. in Accounting. He is a member of the American Institute of Certified Public Accountants and the Financial Planning Association.

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Marcus K. Heinrich

CFP®, Partner

Marcus K. Heinrich is a Senior Advisor with Forum Financial Management, LLC. Marcus serves a select group of clients that include successful professionals, business owners, corporate executives and physicians as well as individuals in financial transition, such as retirement or sale of a business.

His guidance helps his clients make insightful financial decisions, enabling them to look forward to the retirement they desire with the peace of mind they deserve. His dedicated service and personal attention to his clients have served as the foundation for the substantial and consistent growth

of his national clientele, and have earned him a place among the industry's top financial advisors. If you are contemplating selling your business or retiring, Marcus can help you navigate the many important issues that are part of this process.

Over his award-winning career of more than 25 years, he has served as mentor to hundreds of other financial advisors. Marcus was one of the original Principals of The Terra Financial Companies and helped grow the original six-person business into a national, multidisciplinary, financial services organization.



Marcus has appeared on CNN and WGN radio, and has been quoted in numerous articles. He is the co-author of the book, *The Intelligent Guide to Your Financial Future*. Marcus received a B.S. in Engineering from the University of Illinois in Urbana.

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Norbert M. Mindel

JD, CPA, PFS, CFP®, Partner

Norbert (Norm) M. Mindel is a Senior Advisor and Co-Managing Partner of Forum Financial Management, LLC. Norm is known in the financial services industry as an entertaining and insightful public speaker. He is an experienced wealth manager and advisor to high net worth individuals and businesses. He is also an estate planner, financial planner, attorney, author, public speaker and race-car driver.

Norm was one of the original Principals of The Terra Financial Companies, and helped grow the original six-person business into a national, multidisciplinary, financial services organization.

He led the development of a fee-based, investment advisory platform that reached \$3.4 billion in client funds.

Norm is primarily responsible for Forum's portfolio design and investment analysis, and he has been instrumental in the substantial and consistent growth of the firm's national clientele. His background in accounting, law and wealth management means Norm is at his best when addressing the complex problems of business owners, such as succession and estate planning.

Norm has appeared on CNBC, CNN and WMAQ and has been



quoted in numerous publications. He is the co-author of *Wealth Management in the New Economy* (Feb 2010), published by John Wiley & Sons. Norm holds a B.S. in Management and Finance from Illinois Institute of Technology and a J.D. from Chicago-Kent College of Law.

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Jonathan M. Rogers

CFP®, Partner

Jonathan Rogers is Director of Advisor Services and Chief Investment Officer at Forum Financial Management, LLC. Jonathan previously worked for Dimensional Fund Advisors (DFA) in the Financial Advisor Services Group, where he had both analytical and business development responsibilities. Prior to that he held positions in the commercial real estate and professional liability insurance industries.

As the Director of Advisor Services, Jonathan is the primary contact for all advisors who constitute Forum's Wealth Advisor Alliance. In this role, he works with advisors to provide an exceptional client

experience by tailoring Forum's marketing and analytical resources to meet the needs of their clients. He also leads Forum's ongoing effort to improve the value-add delivered through better technology and service.

As the Chairman of Forum's Investment Committee, Jonathan organizes Forum's due diligence and investment research initiatives. His analytical finance skills complement the experience of the other committee members, who average 28 years of experience in the industry.

Jonathan holds a B.B.A. in Finance and a B.A. in liberal arts from The University of Texas at



Austin. He received an M.B.A. from The University of Chicago Booth School of Business with concentrations including Finance, Marketing, Operations, Entrepreneurship and Analytical Management. He is a member of the Financial Planning Association.

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Brian T. Savage

CPA, PFS, CFP®, Partner

Brian Savage is a Senior Advisor and Chief Compliance Officer of Forum Financial Management, LLC. He has spent his career helping individuals and families achieve their financial goals while also managing risk. Brian is known for being a down-to-earth person who can relate to people of all backgrounds. Brian's clients view him as their trusted financial confidant because he takes the time to understand and address each individual's unique situation.

Early in his career, Brian was an IRS agent, and later founded his own accounting business. He was one of the original Principals of

The Terra Financial Companies. He helped grow the original six-person business into a national, multidisciplinary, financial services organization.

Brian's advice is the result of more than 25 years of private firm accounting, tax and financial experience. He excels at untangling complexities and identifying the right course of action for each client.

Brian holds a B.B. degree in Accounting from Western Illinois University's College of Business. He has recently been appointed to and serves proudly on the



Western Illinois University Alumni Council. Brian is a member of the American Institute of Certified Public Accountants, the Illinois CPA Society, the National Society of Public Accountants and the National Society of Compliance Professionals.

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Howard S. Kite

CLU, ChFC, CFP®

Howard prides himself on working with clients to implement value driven portfolios of investments and insurance that allow people to accumulate and preserve their assets throughout their lives. One of his notable abilities is to make the often confusing world of financial and insurance planning easier to understand so clients can make knowledgeable informed decisions.

Having entered the financial services industry in 1981 as a registered representative and insurance producer he later became one of the original Principals of the Terra Financial Companies and was instrumental in its dramatic growth. From 1998

into 2009, as the Chief Operating Officer and National Sales Manager, he was responsible and oversaw the company's growth to over 2000 advisers and a 10 times increase in sales revenue. In 2009 he affiliated with Forum Financial Management, LLC to pursue his own business interests.

Howard received his Bachelor's degree in Finance and Business Education from Northern Illinois University. He is a member of the Society of Financial Services Professionals, National Association of Insurance and Financial Advisers and the Certified Planning Association. He is a recognized speaker and educator in the financial services industry



appearing in many venues throughout the country. He is an Investment Adviser Representative of Forum Financial Management, LLC, Managing Member of Pinnacle Wealth Management, LLC and a Registered Representative of Purshe Kaplan Sterling Investments, member FINRA/SIPC.

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