

# YOU DESERVE EXPERIENCED FINANCIAL GUIDANCE

At Gary Alpert & Associates, we're here to help you navigate the complexities of financial and retirement planning with an experienced eye for your next phase.

## Who we work with



### Executives

**Business executives in the prime earnings portion of their career seeking advice on:**

- Making decisions with their executive compensation plans (restricted stock, stock options, performance shares).
- Where to invest bonuses and other large lump sums.
- Minimizing taxes.
- Diversifying their retirement plans and avoiding individual stock concentrations.
- Whether they are accumulating sufficient assets for retirement.
- Protecting their assets from unforeseen events.
- Giving to charities and to non-profits tax-efficiently.
- Organizing their estate (review of beneficiaries, wills and relevant Powers of Attorney).



### Retirees

**Individuals planning to either retire or reduce their working hours in next 5-10 years seeking advice on:**

- Transitioning their investments from accumulating value to producing an income stream.
- Making sure they have enough assets to live on.
- Minimizing income taxes during retirement.
- Organizing their estate and potentially leaving a legacy for family.
- Deciding on whether to pay down or pay off their mortgage.
- Deciding when to claim their Social Security.
- Their health care options over the next several years.



### Business Owners

**Self-employed professionals like physicians, accountants, and attorneys seeking advice on:**

- The type of retirement plan to establish for themselves and their employees.
- Establishing a business succession plan.
- Protecting themselves and their family against an unforeseen disability or death.
- How to go about paying off student loans.



**GARY ALPERT**  
&  
ASSOCIATES

# YOUR GARY ALPERT & ASSOCIATES TEAM

## Gary Alpert, CFP® Principal, Financial Advisor

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For over 22 years, I have been working with my clients to customize their strategies and support their goals. I've dedicated my entire career to being a financial planner. This includes implementing financial planning strategies for individuals, families, retirees, small businesses, and executives. I love what I do.

My promise to you is that we will create a workable financial plan together. It will not be a document that gets filed away, but rather a constantly evolving set of actionable events that will keep your financial house in order and greatly reduce stress.

When I'm not working, I love spending time with my wife Wendy and my two dogs, Chloe and Skeeter. We enjoy traveling overseas to experience unique cultures. Countries I've visited include Cuba, Madagascar, Kyrgystan, Tajikistan, and Myanmar. I grew up in Brooklyn, NY, but have been in Atlanta since 1998 and am a die-hard Georgia Bulldogs fan.

- CERTIFIED FINANCIAL PLANNER™ professional 2002
- MBA, University of Georgia, Terry College of Business 1998
- BS in Economics, SUNY, Binghamton 1996



## Patty O'Toole Client Services Manager

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I started my career in client services at a trusts & estates firm in Stamford, Connecticut. My work experience includes client service, marketing and business development positions in law firms, technology companies and a marketing agency.

I believe in serving clients with kindness and excellence. My personal motivation is participation in well-orchestrated teamwork. I love helping people, being productive, and having fun.

Outside the office, I like being out in the garden, on the golf course, and entertaining family, friends, and clients. I enjoy living in East Cobb with my husband, Michael, and cat Lillie.

I grew up in and attended college in Vermont. I have enjoyed living in Atlanta since 2009.

- BA in Political Science
- Six Sigma Green Belt and Lean Certification

## Our Background and Values

**Your views and values are very important to us.** Our goal is to create a plan that works, but that also respects your value system. We also believe that everyone has a life to lead and that financial planning doesn't have to mean denying oneself in the present and cutting costs at every corner. We think it's about living a life you enjoy now, with an eye to the future as well.

**We believe in utilizing a building-block approach that starts with risk management and continues up with the addition of wealth accumulation and estate planning.** A good investment strategy is predicated on a balanced asset allocation that is consistently applied. Asset classes tend to rotate, and there is no asset class that consistently performs better than another. Research tells us investors are rewarded for long-term discipline and not for short-term gambles.

An individual's asset allocation should be based on long-term goals, tolerance for risk, and near-term liquidity needs. As an investor, you need to take greater risk to pursue a greater return; this is an Iron Law. There are a lot of exotic investment products available in today's marketplace, but none that escape this rule. All investing involves risk. Asset allocation does not ensure a profit or protect against a loss.

Our primary focus is to concentrate on working towards avoiding pitfalls in all aspects of your financial plan. We are extremely cautious. However, cautious doesn't necessarily make us overly conservative; it just means **we are especially thoughtful about any recommendations we make.**

We are always happy to talk. **Contact us** to set up a time to discuss your financial plans and concerns.