

The Financial Advisory Group Mission



In our business lives, no one is more important to us than our clients, and nothing is more precious to us than our reputation, which is founded on our integrity and our abilities. We will protect and enhance both our clientele and our reputation with every asset and by every

means available.

The Financial Advisory Group's mission is to provide top quality "one-stop-shop" comprehensive financial planning and investment management services. As such, we focus our business plan on three distinct segments of the financial services process: 1) personal financial planning; 2) investment management; and 3) business consulting. We have created a boutique firm that embraces the phrase *client service* and takes this concept to an entirely new level. We will accomplish our goals through a combination of highly qualified personnel, state-of-the-art technology, as well as the relationships we have established over the years.

The Financial Advisory Group is a **Fee-Only** financial planning services firm composed largely of professionals experienced as former practicing certified public accountants, attorneys and investment officers. We provide a wide array of financial services including personal and business financial planning, investment management, practice management, estate analysis and planning, income tax planning and retirement planning.

While most other financial planning and investment management firms earn commissions on the sale of insurance and investments, our **Fee-Only** basis ensures that our clients receive advice that is totally objective and best suited to individual needs and goals. We have developed relationships with Institutional brokers to ensure that our clients receive the broad services and research that our clients deserve. Our investment philosophy focuses on long-term consistent returns through the use of value and growth investing styles. We invest directly in publicly-traded equity, mutual funds, and fixed income securities, including corporate and municipal bonds.

Steven A. Estrin serves as our Chairman and brings to the firm 30+ years of investment management and financial planning experience. He has been recognized as one of the top 250 financial advisors in the country by *Worth Magazine* as well as one of the top 150 financial advisors for doctors by *Medical Economics*. Steve is an active member and the Past- President and Chairman of the South Region of the National Association of Personal Financial Advisors ("NAPFA"), the only self regulatory **Fee-Only** financial planning organization. Steve holds a Master's Degree in Business Administration from the University of Texas.



Richard J. Alphonso serves as the President and Chief Executive Officer of our firm and brings 20+ years of experience in such areas as personal financial planning, investment management, corporate finance and business consulting. Rick holds a Bachelor's Degree in Accounting and a Master's Degree in Taxation from the University of New Orleans, as well as a Juris Doctor from Tulane University School of Law. Rick is a certified public accountant (CPA) and an attorney. He is the Past-President and current member of the Board of Directors of the American Association of Attorney-Certified Public Accountants (AAA-CPA).



Chris Kolenda, BSChE, CPA, CVA, JD, serves as our Financial and Tax Specialist. He has 20+ years of experience in the financial industry as a financial analyst and consultant, tax accountant, and auditor. Chris received his B.S. in Chemical Engineering from University of California, Berkeley, an MBA from Rice University and a JD from the University of Houston.



Curtis J. Holden, CFA serves as Investment Analyst for our firm. Curtis brings 10+ years of experience in financial services and valuation. Prior to joining FinGroup, Curtis was an Assistant Vice President with JP Morgan Chase Institutional Trust Services. Curtis obtained a BBA and Master of Science in Finance from the University of Houston. He is a Chartered Financial Analyst and is member of the CFA Institute and the Houston Society of Financial Analysts.



Jason J. Pish started with FinGroup as an intern almost 10 years ago while earning his BBA in Accounting from the University of Houston. His duties include management of the accounting and tax compliance processes for the firm. Jason is currently pursuing his MBA degree and CPA certification.



David Jenkins serves as Financial Planning Associate. He graduated with an MBA from Rice University with concentrations in Finance and Entrepreneurship, and is working toward the designation of Certified Financial Planner, CFP®. Prior to graduate school, he worked as a project engineer for Schlumberger.



Darryl A. Nelson joined FinGroup after working for over 20 years with several national advisory firms whose primary focus was delivering wealth management solutions to high net worth individuals. He has capacity as a client relationship manager and has particular expertise in qualified pension plans. He is currently pursuing his CFP® and APR®, Accredited Pension Representative, designations.



Connie Alphonso serves as Office Manager and brings 20+ years of experience in client administration. Besides administering the affairs of the firm, Connie facilitates the administration of our client's nontraditional assets such as mortgages, real estate and private equities.



Connie F. Grogan serves as our Investments Administrator. Connie assists our clients in areas of account administration. She brings 20+ years of administrative experience to the firm and was a branch manager for a major Texas savings and loan association.



Barbara Yopp serves as an Investments Administrator, assisting FinGroup clients in areas of account management and daily portfolio administration. She brings 20+ years of combined financial and banking experience, most recently with SunTrust Bank in Atlanta, Georgia.



Tina Nava serves as Financial Planning Administrator. Tina assists FinGroup and its clients in financial planning services as well as the organization of tax processing during tax season.



Mel Barfuss recently joined FinGroup as Executive Assistant to the firm's Financial Advisors. Mel has over 8 years of experience in the financial services industry. She attended the University of Southwestern Louisiana.

The Financial Advisory Group *Services:*

- Comprehensive Financial Planning
- Investment and Portfolio Management & Asset Allocation
- Estate Planning, Cash Flow & Tax Planning
- Charitable Giving Programs
- College Funding
- Business & Practice Planning
- Fee-Based Investment Banking
- Salary Continuation & Disability Planning
- Qualified & Non-Qualified Retirement Planning
- Risk Management & Insurance Strategies
- Buy/Sell & Equity Purchase Agreements
- Executive Compensation Planning
- Employee Benefits Planning

The Financial Advisory Group *Clients:*

- Individuals
- Corporations & Professional Associations
- Unincorporated Businesses
- Pass-Through Entities, such as Limited Partnerships and Limited Liability Companies
- Trusts
- Retirement Plans and IRA's
- Foundations & Endowments
- Non-Profit Organizations

Our Commitment to Clients...

Professionalism

- We seek to maintain and improve our professional competence in each pertinent discipline.
- We interact with other professional advisors of clients as a catalyst for proper planning and as a coordinator of agreed-upon implementation steps.
- We monitor the capital markets and remain prepared to take necessary action for the successful accomplishment of our clients' investment policies.

Integrity and Independence

- We respect the confidentiality of our clients as to their identity and the privileged nature of their financial information.
- We avoid circumstances that create conflicts of interest with our clients.
- We are independent and have no outside entity to unduly influence our client advice, except our best research, thinking and judgment.
- We accept no compensation or material gifts from any non-client source concerning the delivery of services to clients.

*Income comes from two sources: **People at Work & Money at Work.***

The Financial Advisory Group is dedicated to protecting and enhancing income from both of these sources. We first recognize and anticipate the hazards that can destroy income: premature death, disability, old age, catastrophic loss, inflation and taxation. The timely and careful use of products and procedures is the first step toward improving our clients' abilities to build a better quality of life and attain their financial goals. The Financial Advisory Group then helps our clients plan beyond these basic needs by consulting with other professionals to develop the proper wills, trusts, business agreements, employee benefit plans and tax strategies.

We understand and appreciate the ever-changing galaxy of financial instruments, savings programs, and investments available to our clients, and we know how to incorporate these vehicles into a sound, flexible long-term plan. With our continually updated knowledge and skills, we serve our clients as a source of wisdom, enabling them to choose the best products and services appropriate to their circumstances.



THE FINANCIAL ADVISORY GROUP, INC.

Fee-Only© Financial Planners
and
Investment Managers



Your partner in achieving and maintaining financial security !

A Registered Investment Advisor

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