

## A1A Wealth Management, Inc.

# Our Expertise

*Planning for the road ahead...*



As a business owner, your personal and business lives are closely linked. It's important that your financial planning approach considers the unique challenges and opportunities of business ownership.

With the guidance and counsel of a Certified Financial Planner™ professional, we can help you simplify and coordinate the many financial details of your business & personal life into a comprehensive strategy that lets you spend less time burdened with financial details and more time focused on profitable business activities.

We delight in helping business owners maximize cash flow, reduce taxes, simplify financial details, and build significant amounts of wealth over time, resulting in a business – and a lifestyle – that is aligned with your individual goals.



**A1A Wealth Management**  
1010 Atlantic Avenue  
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Fernandina Beach, FL 32034  
**Phone:** 904.491.1889  
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info@A1Awealthmanagement.  
com

# A1A Wealth Management, Inc.

## Mark Dennis, Certified Financial Planner™

### Professional Designations & Licensing

- Certified Financial Planner™
- Registered Investment Adviser Representative
- FINRA Series 7, 24, 66 securities licenses
- Florida Life & Health Agent

### Education

- Master's Degree – Personal Financial Planning
- Bachelor's Degree – Computer Science



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### Owner and Founder of A1A Wealth Management, Inc.

With over 14 years experience as a financial advisor, Mark has worked in the diverse, yet related fields of banking, insurance, and securities brokerage. An avid public speaker, Mark is passionate about clearly presenting and simplifying the world of financial planning and investment management. Clients and associates appreciate his relaxed style and ability to speak plainly without a lot of industry jargon.



Mark earned a Bachelor of Science degree from the University of Southern Mississippi, followed by a tour of duty in the United States Air Force as an ICBM Launch Officer stationed at Minot Air Force Base, North Dakota. He later continued his academic pursuits and earned a Master's degree in Personal Financial Planning from The College for Financial Planning in Denver, Colorado.

In addition to founding an independent registered investment advisory firm, Mark also owns a fee-based insurance agency, A1A Insurance Network, LLC, and a small business consulting service, A1A Business Consultants, LLC (d.b.a. Compound Profit® of Northeast Florida). These three firms work in conjunction to provide clients with a broad network of services to help them grow and protect their financial assets, while also seeking the security provided by a lifetime of dependable income.

Mark is active in several professional and civic organizations including the Financial Planning Association, the Amelia Island Fernandina Beach Yulee Chamber of Commerce, Talk of Amelia Toastmasters, and Rotary Club of Amelia Island Sunrise.

# A1A Wealth Management, Inc.

## What We Do For Business Owners

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Business Financing  
Cash Flow Strategies  
Risk Management  
Retirement Planning  
Employee Benefits  
Investments  
Insurance



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### Financial Planning in Summary



Wealth management expands beyond the formal foundations of financial planning to include a variety of both tangible and intangible elements that make up your personal wealth. **As a business owner, your financial planning needs are more complex and go well beyond basic investment portfolio and insurance management.**

Your goals and concerns may include how to improve cash flow, reduce taxes & overhead expenses, and effectively manage a variety of risk exposures. On the personal side, you may also be concerned about how best to enhance and preserve family wealth, how to effectively and efficiently pass on ownership and management of the business someday, charitable interests, and strategies for minimizing estate tax consequences.

As wealth managers and business consultants, we pick up where many financial advisors leave off, incorporating a broader array of planning tools, such as small business financing options, corporate retirement plans, benefit packages, charitable gifting and complex estate planning strategies.

Working together with a team of other professionals – including your CPA and attorney, we help you create and implement a lifetime process that connects all parts of your financial life – business and personal -- with your individual goals, wants, and needs.

## Key Questions

### *Planning for the road ahead...*

Do you need a fully-integrated business and personal wealth management plan?

... some general financial advice?

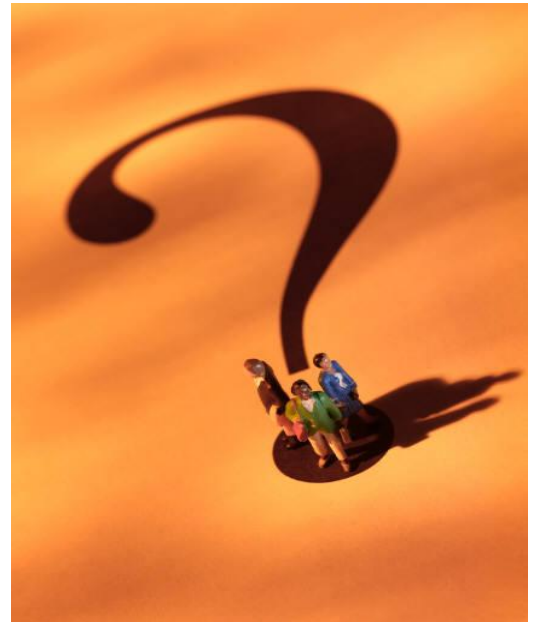
...or perhaps help with a very specific financial issue?



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How do you know if you might benefit from our business consulting and wealth management services?

Although our complimentary Discovery Process will help you answer that question more fully, here are some key questions to ask yourself:



1. Does your business have all the equipment and staff necessary to operate effectively (or to expand further)?  
 Yes       No
2. Would your business benefit from improved cash flow or additional lines of credit?  
 Yes       No
3. Are you paying more in taxes than you think you should?  
 Yes       No
4. Are your insurance premiums (all types) as competitive as they could be?  
 Yes       No
5. Do you have a strong plan to maintain sufficient income throughout retirement?  
 Yes       No
6. Will your business someday pass along in a manner of your choosing, and without undue delay or excessive taxes?  
 Yes       No

# A1A Wealth Management, Inc.

## How We Work Together

*Planning for the road ahead...*

### The Business Planning & Wealth Management Process

- Informal "Get to Know You" Meeting
- Detailed Discovery
- Business Strategies & Personal Wealth Management Plan Outline
- Mutual Commitment Decision
- Implementation Follow-up
- Regularly Scheduled Progress Meetings



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At A1A Wealth Management, we use a clearly defined process to help you articulate and implement the actions needed to achieve your business and personal goals. Our professional process follows these steps:

- An informal, 'no obligation' meeting to explore how we might best serve you and your business, and where you can learn more about us, too.
- A "Discovery Session" where we will, together with you, conduct a full and thorough diagnosis of your business, financial and tax situation, as well as your long-term objectives and level of risk exposure.
- Following the Discovery meeting, we carefully craft a business & personal planning outline for you that includes financial strategies for your business and a personal investment policy statement (IPS). This plan is tailored specifically to you, your business, and your requirements. It will seek to achieve your financial goals while optimizing cash flow and tax efficiency along the way.
- After you take some time to review the proposed wealth management plan and associated business proposals, the Mutual Commitment Meeting takes place. If everyone is in agreement, you and our firm will enter into a formal client-advisor relationship, sign the appropriate documents and begin implementing the plan(s).
- Approximately 30-45 days later, we meet again to follow up with you and review the progress of your plan implementation.
- Regular progress meetings are scheduled for every 90 days, with informal quarterly communications, followed by a more formal annual financial review.

# A1A Wealth Management, Inc.

## Consulting & Asset Management Fees

### *Planning for the road ahead...*

Business consulting and financing

Insurance services

Fee-based financial planning & investment management



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**Your initial consultation with us is at no cost or obligation.** We think it would be unreasonable to charge you just to get to know more about us. We want to know more about you, too, before either of us agrees to enter into a formal working relationship.

Business consulting services may be performed at no charge or for a nominal fee through A1A Business Consultants, LLC (d.b.a. Compound Profit Advisors of Northeast Florida), a wholly owned subsidiary of A1A Wealth Management, Inc. Working with a variety of third party lenders, finance companies, and other business service providers, Compound Profit may receive a portion of the fees charged by these third parties for their financial services. Business consulting fees may also be integrated with personal asset management fees.

Insurance services are provided indirectly through our closely related agency, A1A Insurance Network, LLC. Most insurance providers charge commissions, though we do have access to some low-load and no-load insurance products. Property and casualty insurance needs are referred to third party agencies licensed to conduct these transactions.

Management of securities portfolios (stocks, bonds, cash, etc.) is performed directly by A1A Wealth Management, Inc., a registered investment adviser, for an annual asset-based fee. This fee retains the ongoing wealth management and personal financial planning services of a Certified Financial Planner™ professional for the benefit of the business owner. Under this fee arrangement, commissions are not charged for securities transactions.

Assets Under Management	Annual Fee
Up to \$250,000	1.50%
Next \$250,000	1.00%
Next \$750,000	0.75%
Next \$1.75 million	0.50%
Next \$2.00 million	0.35%
Assets over \$5 million	Negotiable

In all instances, we take seriously our fiduciary responsibility to clients and we strive to always keep the needs of the client ahead of our own. We will fully disclose all compensation arrangements in writing before entering into any business transactions with you.

Clients may also choose to engage our consulting services on a per-project basis at an hourly rate of \$250 per hour, plus expenses.

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## Next Steps

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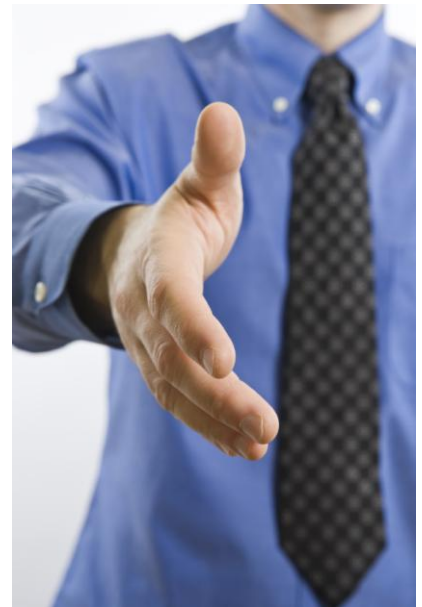
Becoming a client is easy!

Schedule a no-cost, no-obligation Discovery Meeting



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Thank you for this opportunity to introduce our firm to you. Choosing a financial planner is an important decision in your life and must be built on a foundation of trust. Our desire is to build lifelong relationships with our clients, and the information in this kit embodies our personal commitment to you as a valued client.



To help you better evaluate the capabilities of our firm and our potential alignment with your individual goals, needs, and values, we invite you to contact our office and schedule a no-cost, no-obligation Discovery Meeting. We believe it is important that you find a wealth management firm that not only listens well and asks the right questions, but also one that you believe shares your unique perspective as a business owner and will meet (and hopefully exceed) your goals.

During our confidential discussion with you, we will chat about your business, personal goals, dreams, and aspirations. Please begin thinking about what is most important to you and how the quality of your life and your business could improve if various issues were addressed. Please also bring any questions about A1A Wealth Management, Inc. that were not addressed in this material.

You may also find it helpful to bring along copies of the following items:

1. Tax returns from previous two years
2. Business financial statements (income statement, balance sheet)
3. Employee benefits package details
4. Current investment, insurance, and bank statements
5. Endorsement pages from all insurance policies
6. Financial plans & Investment Policy Statements from current advisors
7. Estate planning documents – wills, trusts, etc.

We appreciate your interest and look forward to building a long and successful business consulting & wealth management relationship with you!