A1A Wealth Management, Inc.

Our Expertise

Planning for the road ahead…

With the guidance and counsel of a Certified Financial Planner™ professional, we can help you smoothly integrate the various details of your financial life into a simplified, comprehensive strategy that lets you spend less time worrying about finances and more time doing the things you enjoy most in life.

Our specialty is helping clients enjoy a secure lifestyle during their working years and throughout retirement, unburdened by worries over cash flow, taxes, unstable financial markets, or estate planning details.

A1A Wealth Management
1010 Atlantic Avenue
Suite E
Fernandina Beach, FL 32034
Phone: 904.491.1889
Fax: 800.611.9874
E-mail:
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

A1A Wealth Management
1010 Atlantic Avenue
Suite E
Fernandina Beach, FL 32034
Phone: 904.491.1889
Fax: 800.611.9874
E-mail: info@A1Awealthmanagement.com

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

Planning for the road ahead…

A1A Wealth Management
1010 Atlantic Avenue
Suite E
Fernandina Beach, FL 32034
Phone: 904.491.1889
Fax: 800.611.9874
E-mail:
info@A1Awealthmanagement.com

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. Upon achieving a level of wealth that provides for more than basic needs for retirement, clients often discover their planning requirements have become more complex.

Additional goals and concerns may include how best to enhance and preserve family wealth, how to effectively and efficiently pass on a financial legacy to family, friends, and charitable interests, and strategies for minimizing additional levels of risk exposure and estate tax consequences.

As wealth managers, we pick up where the basic financial planning document leaves off, incorporating a broader array of planning tools, such as 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 with your individual goals, wants, and needs.

A1A Wealth Management, Inc.

Key Questions

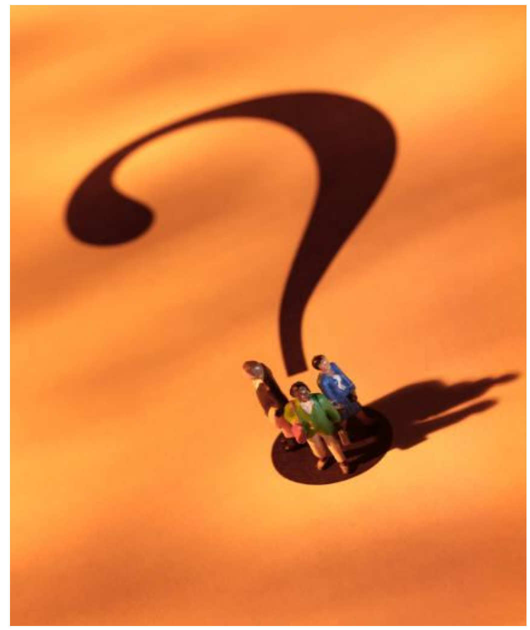
Planning for the road ahead…

Do you need a comprehensive wealth management plan?

... some general financial advice?

…or perhaps help with a very specific financial issue?

A1A Wealth Management
1010 Atlantic Avenue
Suite E
Fernandina Beach, FL 32034
Phone: 904.491.1889
Fax: 800.611.9874
E-mail:
info@A1Awealthmanagement.com



How do you know if you need our services?

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

1. Do you have a strong plan to maintain sufficient income throughout retirement?
   ☐ Yes ☐ No
2. Can you retire (and stay retired) without outliving your assets?
   ☐ 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. Will your estate pass along in a manner of your choosing, and without undue delay or excessive taxes?
   ☐ Yes ☐ No
6. Are financial details in general causing you stress and keeping you awake at night?
   ☐ Yes ☐ No

A1A Wealth Management, Inc.

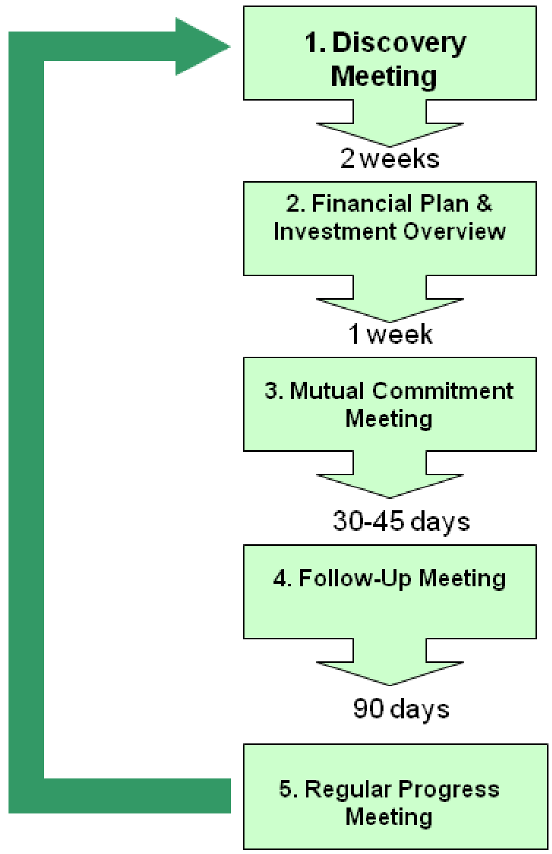
How We Work Together

Planning for the road ahead…

The Wealth Management Journey

- Informal “Get to Know You” Meeting
- Detailed Discovery
- Wealth Management Plan Outline
- Mutual Commitment Decision
- Implementation Follow-up
- Regularly Scheduled Progress Meetings

A1A Wealth Management
1010 Atlantic Avenue
Suite E
Fernandina Beach, FL 32034
Phone: 904.491.1889
Fax: 800.611.9874
E-mail:
info@A1Awealthmanagement.com



At A1A Wealth Management, we use a clearly defined process to help you articulate and implement the actions needed to achieve and maintain your desired level of financial independence. Our professional process follows these steps:

- An informal, 'no obligation' meeting to explore how we might best serve you and where you can learn more about us, too.
- A “Discovery Session” where we will, together with you, carry out a full and thorough diagnosis of your financial and tax situation, as well as your long-term objectives and level of risk exposure.
- Following the Discovery meeting, we carefully craft a wealth management outline plan for you that includes development of an investment policy statement (IPS). This plan is personally tailored to you and your requirements. It will seek to achieve your financial goals while optimizing tax efficiency along the way.
- After you take some time to review the proposed wealth management plan and investment proposal, 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 open or move investment accounts as described in the IPS.
- 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.

Fee Structure

Planning for the road ahead…

At A1A Wealth Management, we believe clients should have choices regarding how they choose to pay for financial advice. We also feel strongly about our fiduciary responsibility – to always keep your best interests at the forefront of everything we do.

Unlike commission-only financial institutions, our advisory compensation is not derived solely from the sale of investment and insurance products. We prefer a fee-based approach that greatly reduces or eliminates inherent conflicts of interest that can arise from commission-only sales.

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.

Clients may choose to engage our services on a per-project basis (at a negotiated flat fee or hourly[1] rate), or they may elect to retain the ongoing advice and counsel of a Certified Financial Planner™ professional for an annual fee charged as a percentage of investment assets under management. Many clients find an asset-based arrangement to be the most beneficial for their ongoing planning needs.

Asset management fees are paid in arrears and pro-rated quarterly, based upon the size of assets we manage on your behalf. Annual asset management fees are shown here:

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

A1A Wealth Management
1010 Atlantic Avenue
Suite E
Fernandina Beach, FL 32034
Phone: 904.491.1889
Fax: 800.611.9874
E-mail:
info@A1Awealthmanagement.com

A1A Wealth Management, Inc.

Frequently Asked Questions

Planning for the road ahead…

How is "Wealth Management" different from financial planning or investment management?

- Our wealth management process goes beyond the management of investment and insurance portfolios. Working with you and your other advisors (attorneys, CPAs, etc.), we help you smoothly integrate the related aspects of tax minimization, charitable gifting, estate planning, cash flow management, small business ownership, and a host of other details. In short, we worry about your finances so you don't have to.

Who holds title to my assets?

- You do. Always. We never take direct custody of client assets. You (or your designated trustees) maintain complete and direct control over your financial assets at all times.

Why should I choose your firm over someone else?

- We invest a significant amount of time and effort up front, getting to know you and understand you. If we don't mutually agree our approach is a good fit, we'll recommend someone else for you to consider. We recognize that we can't always be the right choice for everyone.

I've never heard of you. How can I check your background?

- Visit the following websites to review the background and qualifications of any financial advisor you are considering. Our firm and its representatives are listed on all of these:
  - U.S. Securities and Exchange Commission (www.sec.gov)
  - Financial Institution Regulatory Authority (www.finra.org)
  - Certified Financial Planner Board of Standards, Inc. (www.cfp.net)
  - Financial Planning Association (www.fpanet.org)

Suppose this doesn't work out for me. How do I transfer my assets to another advisor?

- Very simple. Contact the other advisor and arrange to transfer your assets to his/her custodial firm. You don't even have to contact us (although we would like to know why we didn't meet your expectations before you go). Your new advisor will be delighted to know we helped you create and document an extensive wealth management plan and a robust investment policy statement.

How do I become a client of your firm?

- Hiring us is (almost) as easy as firing us. We'd prefer to chat with you a bit first, of course, to make sure we can provide what you need. In most cases, we can help you initiate a direct transfer of assets from your current custodian to ours.

A1A Wealth Management
1010 Atlantic Avenue
Suite E
Fernandina Beach, FL 32034
Phone: 904.491.1889
Fax: 800.611.9874
E-mail: info@A1Awealthmanagement.com

A1A Wealth Management, Inc.

Next Steps

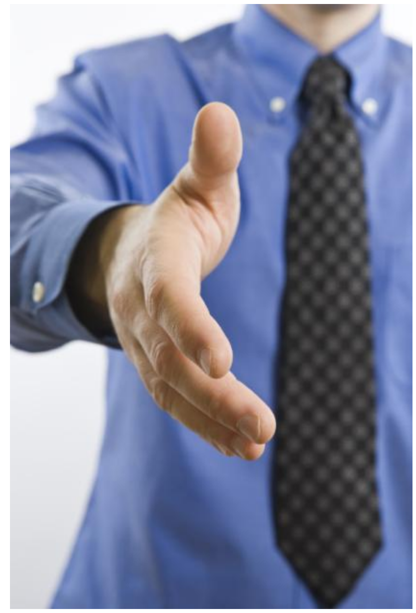
Planning for the road ahead…

Becoming a client is easy!

Schedule a no-cost, no-obligation Discovery Meeting

A1A Wealth Management
1010 Atlantic Avenue
Suite E
Fernandina Beach, FL 32034
Phone: 904.491.1889
Fax: 800.611.9874
E-mail: info@A1Awealthmanagement.com

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 will meet (and hopefully exceed) your goals.

During our confidential discussion with you, we will chat about your goals, dreams, and aspirations. Please begin thinking about what is most important to you and how the quality of your life or loved ones could improve if various issues were addressed. Please also bring along 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. Current investment, insurance, and bank statements
3. Financial plans & Investment Policy Statements from current advisors
4. Employee benefit booklets and pay stubs
5. Endorsement pages from all insurance policies
6. Estate planning documents – wills, trusts, etc.

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