



Retirement

& the Day After



BLACKSUMMIT
FINANCIAL GROUP

blacksummitfg.com



Planning for retirement shouldn't be stressful.

Thanks to our comprehensive approach to financial planning, you can rest easy knowing that your golden years are secure.

For years, we have helped our clients in the greater Lexington area and around the world to set and reach their retirement goals. We have decades of experience in wealth management, tax strategy, and estate planning, but our true strength comes from customized approach that analyzes risks and match your needs to a portfolio without losing our precious relationships with our clients. We are here to serve you.

Planning for Today, Tomorrow, and the Day After

As our clients can testify, we are dedicated to a long-term strategic approach. The markets (and too often other institutions) are frequently ruled by irrationality, fear, and emotion in the short term. Our mission is to be an anchor against the turbulence, a voice of calm reason to help you not only weather the storm but also come out victorious on the other side. To do this, you'll need a vision and a strategy. That's where we come in: share your vision of the future with us and let us help you develop a strategy to get there.

The BlackSummit Advantage

We believe that good stewardship is the key to productive society, so we offer transparent, disciplined, and respectful boutique-style asset management. Our goal is simple: to preserve and grow your wealth based on your goals and preferences. In all our investments, we implement rules-based, anchored, and risk-aware strategies to further your best interests. This is why we don't measure your portfolio's performance against some arbitrary index: you decide what the benchmark for success should be based on your unique situation. To accomplish this, our team brings a unique approach shaped by a deep understanding of the market's underlying economics and informed by decades of experience.

Our experience has taught us two things about legacy planning: life will inevitably throw us curveballs, but we can hit the curveballs if we are properly prepared. No one can plan for every outcome, but we can construct a strategy with plenty of flexibility to be prepared for both the best- and worst-case scenarios.

To do this, we've developed a simple three-step process:

- 1. Understand your risk-tolerance level and establish your Retirement Goals**
- 2. Develop a Customized Plan**
- 3. Implement your Plan**

1 *Establish Retirement Goals*

We start by working with you to set up wholistic, realistic, and optimistic targets for your retirement goals.

I want to...

- Travel the world
- Start a new business
- Save for a loved one's education
- Buy a summer home
- Take up a new hobby



How it works

The first and most important step of planning for retirement is determining what your risk appetite is as well as getting a clear picture of what your retirement is going to look like. Everyone has a unique story, and we want to help you plan your next chapter.

2 *Develop a Customized Plan*

Based on your goals, we will tailor-make an investment plan that best fits your needs.

Once we have established your goals, we need to turn them into a concrete plan. We will help you set up the appropriate milestones and benchmarks, drawing on decades of experience, to make sure your dreams become reality.

When it comes to your retirement, you are the captain of the ship. Let us be your navigator.

How it works

Any plan for the future must be flexible to meet life's curveballs. When your circumstances change, we will always be there to help you get through the challenges. That is why we are committed to building a trust-filled and transparent relationship at every step of this process in a market where financial repression and turbulence may dominate.

We take our responsibility to meet your needs seriously. This is why we don't charge fees on sales or take commissions from funds. We do everything in our power to ensure our advice is free from any potential conflict of interest to ensure you are getting the best recommendation.

Most important of all, we want to provide you with a trusted personal advisor who is dedicated to your welfare. When you need us, we will be there.

*“By failing to **prepare**, you are **preparing** to fail.”*

- Benjamin Franklin

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Implement Your Plan

Once we have developed a plan, we continue to work with you to make sure we are meeting your goals.



Let's talk about a plan for you!



Our Approach to Investing

Imagine you are the captain of a ship being assailed by a powerful storm. In order to successfully navigate the treacherous waters, you will need three things: a fixed point on the horizon to navigate towards, a good rudder to prevent the ship from being blown off course, and the discipline to make sure the ship arrives intact.

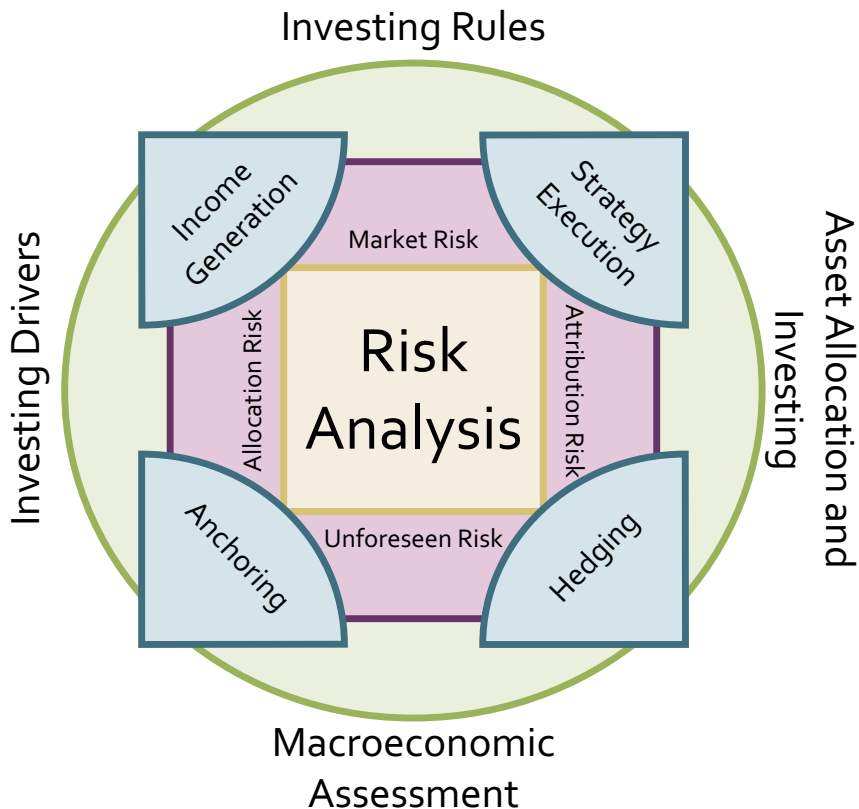
We see the markets much like we see the seas: a powerful force capable of either propelling the prudent or capsizing the careless. As the captain of your financial ship, you face the difficult task of seeing your assets safely to shore so that you and your loved ones can enjoy them.

Our mission is to de-mystify that process by providing you with the tools you need to arrive safely: clear goals, effective vehicles, and a disciplined, long-term approach.

We begin our process with an interview to find out what your long-term vision is and how much risk you are willing to take to get there. Risk analysis is at the core of our methodology – we want to get you from today to tomorrow in the way best suited to your needs.

Once we have worked with you to develop an approach, we begin to execute the plan. You are a part of this process too – we will meet on a regular basis to make sure our strategies and methods align with your goals. If your goals change, we want to help you adjust the ship.

Throughout this process, we apply a disciplined, rules-based approach to ensure our results are transparent and our methods are repeatable. Our thesis is to be consistent, risk-aware, and opportunistic. We will use whatever vehicles best suit your needs to accomplish this.



“The method of enterprising is to plan with *audacity* and execute with *vigor*.”
- Christian Bovée

**“You can be *young*
without money
but you can’t be
old without it. ”**

- Tennessee Williams

Estate Planning & Tax Strategy

Estate Planning

Estate planning is the process of ensuring that your assets and responsibilities are taken care upon your death.

Primary Goals of Estate Planning:

1. Direct who will receive assets upon death.
2. Designate who will be responsible for your directives.
3. Direct medical care responsibilities in the case where you cannot make decisions yourself.
4. Direct guardianship of your children.
5. Make these decision in a manner which reduces tax exposures.

We will lead you toward curating the best directives and controls for your future estate. This entails all the above and more.

Tax Strategy

There is one thing that can make or break your retirement planning: taxes. There are a plethora of retirement accounts with different characteristics and requirements. We will walk through the process with you and help you choose the best tax-advantaged retirement account for your goals.

We want you to enjoy most of your wealth rather than paying more taxes on it.

I’m ready to prepare for retirement. How do I get started?

We would love to get in touch with you to discuss next steps! Please email Rachel at rachel@blacksummitfg.com to get started.



John Charalambakis, Ph.D.

Wealth Management

John holds a Ph.D. in Economics and an MBA with an emphasis on macro-trends and financial markets. John has been a Professor of Economics and Finance, as well as an advisor on asset allocation, for over twenty years. He has worked as a consultant for government agencies, corporations, and non-profit groups in several countries and is the author and editor of several books and numerous articles related to finance, economics, and investments. John is the Managing Director of the BlackSummit Financial Group.



Matthew D. Henderson

Estate Planning

Matthew is a native of Lexington, Kentucky. He attended the University of Kentucky College of Law and graduated in 2008. He served as law clerk for the First Division of the Fayette County Circuit Court and then as an Assistant Fayette County Attorney. Matthew then joined the Law Offices of Troutman and Napier. After this, he was appointed as General Counsel for the Kentucky Transportation Cabinet. Matthew practices in the area of civil litigation, real estate, criminal and general business matters.



Stephen Boyd, CPA

Tax Strategy

Founder of J. Stephen Boyd, CPA, PSC, Stephen has over 35 years of experience in individual and business tax preparation, financial planning and insurance services. A graduate of the University of Kentucky with degrees in Accounting and Business Administration, Stephen obtained his MBA from Bellarmine University.



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