

# **Gutt Financial Management, LLC**

## **Summary of Services**

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## **INTRODUCTION**

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**Gutt Financial Management (GFM) was founded in 1986 by Michael S. Gutt, J.D., L.L.M., to provide financial, tax and investment counseling to individuals on an ongoing basis.**

**Because GFM does not sell any products – only services – clients are assured objective, expert counseling designed to accomplish their individual financial goals. Our smaller size, greater accessibility and customized approach also enable us to offer more personalized attention to each and every client.**

**We believe the long-standing relationships we've forged with our clients are testimony to our commitment of providing the best quality of service on a continuing basis.**

**As generalists with different areas of expertise, we offer strength in a number of financial disciplines. Mr. Gutt's experience as a tax attorney and registered investment adviser gives him additional insight into the intricacies of financial planning. Through our coordination of these efforts and resources, GFM can effectively and efficiently maximize results for clients.**

**The broad range of financial planning services we provide to companies and individuals, further detailed on the following pages, includes:**

- Estate Planning**
- Insurance Planning**
- Capital Planning**
- Income Tax Planning**
- Retirement Planning**
- Money Management**

## **ESTATE PLANNING**

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The efficient and equitable transfer of an estate to its survivors in the event of death is the primary objective of estate planning. Specific services we provide to that end include:

- Review of existing testamentary documents (wills and trusts) and recommendations for appropriate changes.
- Coordination of beneficiary designations with estate plan.
- Analysis of income available to family after individual's death.
- Evaluation of ownership of assets and review of estate and income tax impact.
- Development of recommendations for the utilization of gifts.
- Preparation of documents necessary for implementation of estate plan including wills, trusts, powers of attorney, etc. \*
- Preparation of federal and state gift and/or estate tax returns. \*

\* *additional fee*

## **INSURANCE PLANNING**

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Providing adequate insurance coverage for individuals and their families, and taking full advantage of any discounts available, can be achieved with prudent planning. The services we provide in this area include:

### *Life Insurance*

- Analysis of existing portfolio, including individual's personal and group coverage.
- Examination of beneficiary designations, ownership and adequacy of coverage.

### *Health Insurance*

- Analysis of existing medical coverage and review of need for additional coverage.
- Review of adequacy and cost efficiency of disability coverage.

### *Property and Casualty insurance*

- Analysis of existing coverage.
- Assistance in procurement of homeowner, automobile and excess liability coverage.

## **CAPITAL PLANNING**

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When reviewing one's financial situation and analyzing goals, it is important to develop a framework for a long-term investment strategy designed to achieve those objectives. Together we can determine alternative strategies, focusing on portfolio management and allocation of assets, according to individual goals and tolerance for risk. In order to maximize your investments, we offer the following services:

- **Analysis of existing investment portfolio and development of recommendations for future asset allocation.**
- **Review of capital planning objectives and development of strategy for meeting goals.**
- **Preparation of cash flow analysis.**
- **Development of strategy for family budget control.**
- **Review of company benefits and development of strategy for their optimum utilization.**
- **Development of stock option strategies.**
- **Analysis of existing debt and development of financing strategies.**
- **Assistance in procurement of secured and unsecured debt.**

## **INCOME TAX PLANNING**

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Maximizing deductions and minimizing taxes are major goals of most financial plans. Individual tax rates, available funds, tolerance for risk and other factors must be taken into account when developing tax planning strategies. Our services in this area include:

- **Current income tax projection, withholding analysis and estimated tax planning.**
- **Analysis of the applicability of the alternative minimum tax.**
- **Evaluation of appropriateness of IRAs, Keogh Plans, SEPs, 401(k) Plans, non-qualified deferred compensation plans and/or salary reduction plans.**
- **Preparation of federal and state individual and fiduciary income tax returns. \***

\* *additional fee*

## **RETIREMENT PLANNING**

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**One of the most important aspects of financial planning is analyzing retirement needs and developing a systematic savings plan to meet retirement expenses. With recent economic trends, such as pressure on the Social Security system, it is never too soon to start planning for the future. In order to assist companies in developing retirement plans and to help individuals ensure a comfortable, financially secure retirement life-style, we provide the following services:**

- Formulation of strategies for distribution of company plans (pension and profit sharing, thrift, 401(K), etc.)**
- Analysis of income that will be available from pension plans and other corporate benefits, social security, IRAs and/or Keogh Plan accounts.**
- Evaluation of insurance needs in light of potential reduction in group benefits.**

## **MONEY MANAGEMENT**

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The goals of the active money management services we provide are basically three-fold: (1) to understand the client's personal financial objectives and tolerance for risk, (2) to customize a portfolio based on those goals and needs, and (3) to reduce risk through the diversification of funds. Specific services we provide to this end include:

- **Analysis of financial objectives and risk tolerance.**
- **Integration of our investment philosophy with the client's personal objectives.**
- **Customization of investment plan based upon personal financial goals and objectives.**
- **Diversification of investment portfolio and risk reduction through the utilization of exchange trade funds, no-load mutual funds, including international and domestic equity and bond funds, and U.S. government securities.**
- **Active management/allocation of funds based upon personal objectives and risk tolerance.**
- **Comprehensive reporting including monthly brokerage statements, as well as quarterly and annual performance summaries.**

*The above services are provided on a fee basis, with no sales commission.*

## **SUMMARY**

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**As outlined on the preceding pages, Gutt Financial Management provides a wide range of professional financial consulting services. In summary, we believe the major strengths we have to offer are, as follows:**

- **Expertise**
- **Objectivity**
- **Customized Approach**
- **Personal Attention**
- **High Standards of Service**
- **Commitment to Long-Standing Client Relationships**

**We welcome the opportunity to put these attributes to work for you in meeting your individual financial goals.**