

*Every
journey
beings with
a destination
in mind.*

Mike Tarrant is a CERTIFIED FINANCIAL PLANNER™ professional with over 30 years of experience helping clients develop common-sense plans that seek to align their money with their life's goals. His financial planning approach is goal-centered — built specifically for each client's unique situation, issues, and needs.

Mike works primarily with families and individuals, with a unique focus on pharmacists and pharmacy owners. He is a Corporate Patron of the Alliance for Pharmacy Compounding, sponsor of the Georgia Pharmacy Association, and a Preferred Partner of its Academy of Independent Pharmacy. In addition, Mike maintains a network of trusted professionals offering their specialized expertise, so his clients truly have one choreographed source for all their financial planning needs.

AREAS OF EXPERTISE

- Planning for Retirement Income
- Investments & Advisory Services
- Business Value Estimation
- Exit & Succession Planning
- Estate, Legacy & Charitable Planning
- Tax Strategies
- Personal Insurance Planning & Group Benefits
- Business Retirement Plans & Strategies
- Cash Management & Debt Planning
- Education & College Funding

EDUCATION & CERTIFICATIONS

- CERTIFIED FINANCIAL PLANNER™ professional
- Degrees in Economics and Finance, Valdosta State University
- Wood Badge Adult Leadership Training, Boy Scouts of America
- Member, Financial Planning Association
- Member, Georgia Pharmacy Association
- Member, Alliance for Pharmacy Compounding

OUTSIDE THE OFFICE

Mike and his wife of over 31 years live in Roswell, Georgia, where he currently serves as Treasurer of North Georgia Modurail, a model railroading club. He has served as an elder and connection group facilitator with Stonecreek Church, and as an Assistant Scoutmaster and Life to Eagle Coordinator with his sons' local Boy Scout troop, having helped them and many others attain the Eagle Scout rank. Previously he served on the Georgia Cancer Foundation board and as Treasurer of the Financial Planning Association of Georgia. For fun, Mike enjoys traveling, model railroading, birding with his wife, and camping & hiking.

Mike Tarrant, CFP®, CEPA
Founder, Financial Planner

770.353.6414
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tarrantfinancial.com



Financial services *designed for your needs.*

FINANCIAL PLANNING

We guide you through a comprehensive process to help you evaluate your opportunities, protect your assets and income, and pursue your 3-Year Vision.

INVESTMENT MANAGEMENT

Based on your objectives and risk preferences, we provide investment recommendations and professional portfolio management services.

RETIREMENT INCOME PLANNING

We help you understand how to optimize contributions to your retirement accounts and show you how to effectively turn your savings into lifetime income.

BUSINESS PLANNING

We can prepare business valuations, help you put a succession or exit plan in place, review your employee benefits, help manage retirement plans, and provide guidance on business tax planning.

Securities offered through LPL Financial, Member FINRA/SIPC. Advisory services offered through IFG Advisory, LLC, a registered investment advisor. Tarrant Financial and IFG Advisory, LLC, are separate entities from LPL Financial.

CASH FLOW & BUDGETING

We help prioritize your spending, prepare for potential blind spots, and look for opportunities for additional savings.

DEBT MANAGEMENT

We help you optimize your repayment strategy and use credit as a strategic tool to strengthen your financial position.

SOCIAL SECURITY PLANNING

We help you decide when to start taking payments and show you how to maximize spousal benefits.

INSURANCE PLANNING

We evaluate current life, disability, long-term care, health, umbrella, property, and auto insurance and look for opportunities for improvement or money savings.

TRUST & ESTATE PLANNING

We review beneficiary designations, account titling and estate documents. If needed, we collaborate with specialized professionals to help you complete an estate plan.

Ready for a conversation?

Schedule a time for a Zoom meeting or chat on the phone to explore working together.

770.353.6414 | tarrantfinancial.com



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PLANNING WITH PURPOSE



Keep your goals on track with
90-Day Mileposts

90-Day Mileposts organize your financial plan into shorter, more manageable segments.

Every 2–3 months, we address a specific part of your overall plan so you can work systematically towards achieving your goals.

Station 1: Onboarding

- Visualize Goals
- Define Priorities
- Organize Information
- Set Up Personal eMoney Portal
- Get Started

Station 3: Investment Planning

- Are We On Track?
- Key Concepts/Broad View
- Risk Assessment
- Asset Allocation
- Investment Strategies
- Employer Plan Check-Up
- Executive Plans
- Income4Life Buckets
- Distribution Planning
- Tech Talk

Station 2: Financial Overview

- Where Are We?
- Are We On Track?
 - Retirement/Independence
 - Safety/Insurance
 - Investments
- Cash Flow Simplifier
- Debt Snowball
- Tax Planning

Station 4: Safety & Legal Review

- Are We On Track?
- The Complete Estate Plan
- Giving/Charity/Legacy
- Insurance Protection
- Benefits
- Contingencies
- Personal/Long Term Care Advocate



TARRANTFINANCIAL

PLANNING WITH PURPOSE



Complete Cost Transparency

We offer flexible solutions at the service level that suits you best.

Initial Comprehensive Planning – Usually 6-12 Months

Singles \$3500+ | Couples \$4500+ | Businessowners \$6500+

- Financial Organization
- Investment Management & Asset Allocation
- Retirement Income & Independence Planning
- Business Planning
- Trust & Estate Planning
- Cash Flow Advice
- Debt Reduction Strategies
- Tax Review
- Social Security Planning
- Insurance Planning

Ongoing Financial Planning – Year 2+

Singles & Couples \$2500+ | Businessowners \$3500+

- Annual Progress Update with Tax Review
- Mid-Year Check-Ins based on your situation
- Financial Advice “on demand” between meetings with no hourly charges
- Business Planning Update for business owners
- Flexible payment options
- Payments waived with advisory assets above \$1,000,000 (singles) or \$2,000,000 (couples)

New Business Valuations

\$2,500+ per business | Volume pricing available for multiple entities

- BizEquity valuation from your financials, tied to recent national transactions
- Review of Profit & Loss Statements, Balance Sheet, and Tax Returns
- Advice about ways to improve your business’s multiple by increasing value or derisking key elements
- Consultation about your succession, continuity, and exit options

Investment Advisory Rate Schedule

For Clients Selecting Comprehensive Investment

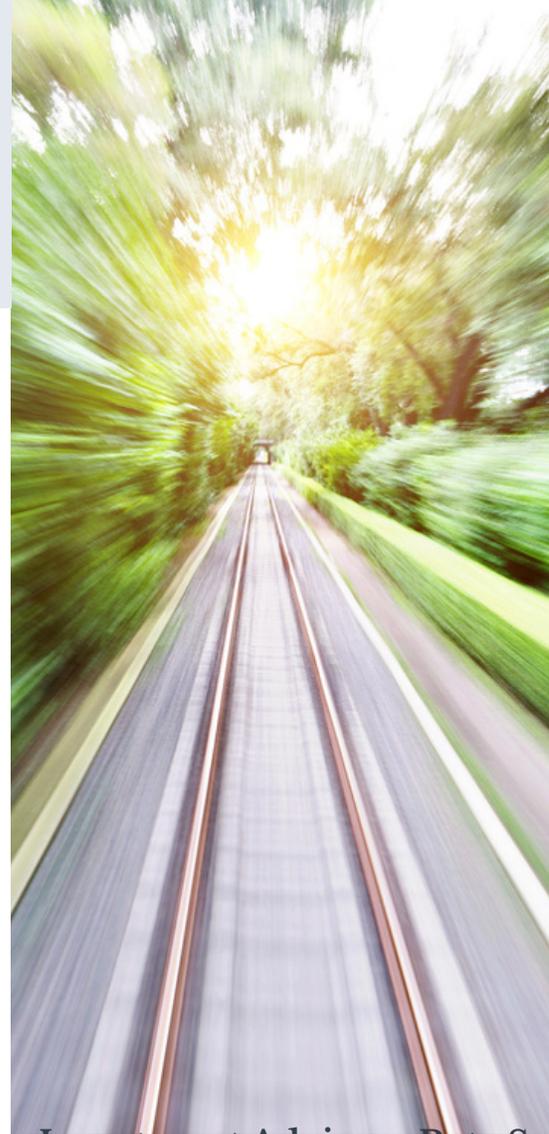
Advisory Assets	Rate
Up to \$250,000	1.50%
\$250,000 – \$500,000	1.25%
\$500,000 – \$1,000,000	1.15%
\$1,000,000 – \$2,000,000	1.00%
\$2,000,000 – \$3,000,000	0.80%
\$3,000,000 – \$5,000,000	0.65%
\$5,000,000+	Negotiable

The advisory rate is an annualized percentage rate. Payments for advisory services are deducted from accounts on a quarterly basis. The quarterly payment amount is determined by multiplying the quarter’s beginning account value by one-fourth of the annual rate. The payments are reported on your quarterly account statement.

Mutual funds and ETFs (exchange traded funds) held in the portfolios have their own internal management costs (also known as their “expense ratio”), which are separate from Investment Advisory Services. They are an operating expense of those investments and as such are not deducted directly from accounts. They typically average 0.36%–0.52% in total across our portfolios and can vary depending on the investments held in each account.

Nominal transaction charges may be assessed by our broker/dealer, LPL Financial, for executing mutual fund and ETF transactions. These typically range from \$0–\$25 per transaction. Systematic investment programs typically do not carry transaction charges.

Securities offered through LPL Financial, Member FINRA/SIPC. Advisory services offered through IFG Advisory, LLC, a registered investment advisor. Tarrant Financial and IFG Advisory, LLC, are separate entities from LPL Financial.



Make your
money
matter.



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