

For Immediate Release

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***Once just a big-company perk, executive financial planning services
are for small- and mid-sized companies too***

*New Corporate Advantage™ program from Carter Financial Management
helps SMBs companies recruit, retain and reward executives*

DALLAS—Nov. 18, 2014—Small and mid-sized businesses seeking to improve executive recruitment and retention can implement a career benefit rarely found beyond Fortune 500 companies: company-sponsored financial planning services. Carter Financial Management (CFM) announced today its [Corporate Advantage program](#), which extends financial planning to companies of virtually all sizes and types.

“There’s no reason that companies should not be able to include the executive benefit of financial planning services,” said Bill Carter, CFP®, CLU®, ChFC®, and president of Carter Financial Management (CFM) in Dallas. “We’ve been able to create a service that delivers the big-company perk but scaled to address the specific needs of executives at small- and mid-sized businesses (SMBs), even those with as few as 500 employees.”

Carter notes that large public companies such as IBM, Microsoft and Caterpillar have offered financial planning as a workplace benefit since the mid-2000s but it is not pervasive or common among small and mid-sized companies, which need it the most.

“The leaders within SMBs are drivers and doers. They never stop,” said Bob Berg, CFP® and CFM senior vice president. He leads the Corporate Advantage program. “They’re totally focused on making the business grow, so they fall into the trap of not paying attention to their own financial condition. When their employer steps in and says, ‘Hey, let us help you breathe, here are financial advisers that can help guide you to your goals,’ the value is exponential. Companies benefit. Executives benefit.”

The program ensures that executives gain clarity, direction and professional advice on a variety of financial issues, such as:

- Equity compensation strategies
- Equity incentives and stock options
- Tax liabilities
- Asset allocation
- Retirement and college funding planning and preparation
- Estate planning and preparation
- Risk management and insurance-related issues
- Charitable giving

Offering the benefit to executives is adaptable per organization and may be implemented any time. Activities are introduced to the executive team by an organization's chief talent officer or chief financial officer. Components of the program include:

- The CFM team of Certified Financial Planners, all of whom are adept and experienced working with high net-worth individuals.
- Individualized and customized planning sessions between the client and CFM, usually a minimum of four per year, that address financial status, issues and goals.
- A comprehensive, customized and objective-driven, written financial plan.
- Monthly, quarterly and/or annual financial performance reviews.
- Ongoing interaction regarding plans and financial goals, which is a critical element of the plan.

In addition, Berg stresses that CFM ensures that the company – and its executives – gain objective advice and recommendations. “We stress to all our clients that we are independent and fee based, and that everything we recommend is in their best interest, not ours. We’re focused on their financial needs, not selling investment products,” he said. “The trust factor is paramount between a planner and client and that requires personal integrity.”

The timing for this program seems ideal, said Berg, because of ongoing changes in executive and equity compensation laws, tax and risk management and general economic issues that have employers and employees concerned. For example, a MetLife-sponsored survey found that 54 percent of employees are very concerned about their financial security while 51 percent of employers strongly agree that employees are less productive at work when worried about financial problems. Another survey reports that just 28 percent of U.S. workers are “very” or “extremely” confident they will retire with a comfortable lifestyle.

Carter says companies can help prepare their leaders for long-term success—personal success that ultimately impacts business success.

“When hiring an executive, a company seeks leaders who are intent on driving success and growth,” said Carter. “By offering Corporate Advantage, a company is demonstrating its commitment to improve the company and the personal success of its executives. It adds value to the entire organization.”

About Carter Financial Management Inc.

Carter Financial Management is an independent financial planning firm based in Dallas that provides client-centered wealth management services to affluent individuals, families and business owners. The firm offers a true one-stop-shopping experience, with equal strengths in planning, implementation and management. Its advisers' relationship with Raymond James Financial Services allows the firm to provide the personalized service of a small boutique, coupled with the vast resources of a global firm. For more information, visit www.CASCFM.com or call 214-363-4200. For media inquiries, call Roy Miller at 903-422-5117, or e-mail him at rmiller@rgmcomms.com.

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