



Disclosure Form-Will W. Woodard, III, CFP®

I specialize in investment management, retirement planning, estate planning, financial decision-making, and life planning.

I plan to become an Accredited Estate Planner in 2005

I may consider launching a proprietary investment vehicle (mutual fund, hedge fund, etc.) at some point in the future

My strong points are multi-disciplinary strategic thinking, explaining complex, often-interrelated financial concepts in simple terms, helping and being an advocate for my clients, client communication, investment /asset allocation implementation and monitoring, and knowledge of the broader economic system as it applies to clients' needs for financial planning.

My weak points are dealing with paperwork and having the patience to wade through arcane, poorly written tax, retirement, or estate planning statutes. I also think too much sometimes before making a decision.

I feel that I add value by offering clients a clear head amidst all the investment noise. As a trusted advisor and fiduciary to my clients I take the burden of discussing, researching, and implementing important financial and life decisions off of my clients' shoulders alone. I am comfortable working with both Validators and Delegators and provide a professional, thoughtful, objective financial opinion built on a platform of prudence and consideration for highly individualized client circumstances.

I am most comfortable framing an engagement then taking some time to think about possible outcomes and evaluate options before suggesting valid or achievable alternatives.

I do not like prying...Information that we work on should be compiled and furnished readily, or able to be compiled by the client by furnishing statements or using data gathering form.

Client confidentiality and discretion is of the utmost importance and will not knowingly be compromised for any reason, ever.

I am not in the business of "selling financial plans"...rather, I take a "top-down", goals and fulfillment-based approach to working through a client engagement. I write "financial prescriptions", manage investment portfolios, and go into different facets of clients' financial lives as is necessary and requested. (See "do not pry" above)

I feel like a lot of the tax code/retirement/estate-planning landscape is made difficult/confusing on purpose in order to keep intelligent citizens confused and financial services firms of varying levels of skill and professionalism in business...however, I do not make the rules and I do not have the power to change them. Feel that I can help my clients take prudent steps toward living fulfilled, meaningful, and responsible financial lives and can help them make complex and confusing concepts a little more understandable.

I am fairly skilled with technology and can help my clients with technology issues/decisions that may arise if needed.