Published in Forbes as One of the Leading Wealth Managers of Texas
- Selected by Goldline Research[1]

Imagine a Solid Strategy Toward Financial Freedom...

Your Move.

FLUENT FINANCIAL™
a Wealth Management firm
WWW.FLUENTFINANCIAL.COM
972.852.4800

Redefining Wealth Management

Our mission is to provide our clients with **independent and unbiased** financial services.

Fluent Financial is a uniquely positioned wealth management firm that has the values and culture of a **streamlined family office**. We are a unique firm that understands the importance of simplifying decisions, protecting and building your wealth, and offering unparalleled investment advice and service.

We are proud of our 99% client retention rate.

Our Areas of Focus:

- Financial Planning
- Education Planning
- Retirement Planning
- Wealth Transfer
- Risk Mitigation
- Investment Management
- Estate and Trust Planning
- Tax Minimization

WEALTH MANAGER 2009 FIVE STAR BEST IN CLIENT SATISFACTION

GOLDLINE RESEARCH 2009 LEADING PROVIDERS WEALTH MANAGERS

If you're interested in receiving a complimentary consultation, please call our office at 972.852.4800

FLUENTFINANCIAL.COM

You CAN Live the Life of Your Dreams

The truth is your portfolio alone will not make you wealthy.

Whether your dream is to:

- Create a lasting family legacy
- Leave an positive impact on your community
- Support your alma mater
- Donate to your church or a charity
- Or simply be able to live the life you've always dreamed about

It's how you **plan** for your dream that will determine your result.

However, having a dynamic and detailed wealth management plan engineered by a CERTIFIED FINANCIAL PLANNER™, may keep you on the right financial path.

According to the book "The Excellent Investment Advisor," 95% of your investment return come from the quality of advice the investor received or did not receive; **only 5%** come from your investment selection. **It also states that a qualified financial advisor is worth SIX percentage points a year in returns.** 95% of Americans do not have a solid financial plan. They live each day unprotected and are unaware of the pending danger if something unexpected should happen.

Financial security isn't just about the rate of returns on your investments; it's about **protecting** your wealth and family.

Fluent Financial will work with you to ensure your plan is tailored to meet your unique needs and is updated regularly as circumstances change in the market and in your life. Whether you are running on the **corporate "treadmill"** with no end in sight, or wanting to build and protect your wealth, we provide the financial expertise and value to help you live the life of your dreams.

Have you considered...

- How much money will you need to retire comfortably?
- How can you help protect your assets and build wealth in a tax efficient manner?
- Are you prepared to handle unexpected challenges like job loss or disability?
- How will you finance a quality education for your child or care for an elderly parent?

What Puts Us Above The Rest?

INDEPENDENT • NO PROPRIETARY PRODUCTS • UNBIASED

1. Independent, Unbiased & No Proprietary Products

Our broker/dealer, LPL Financial, is the largest independent broker/dealer in the nation, as reported by Financial Planning Magazine, June 1996-2010, based on total revenue. Why is this important? They have no product line and they don't have an investment banking division – making their advice unbiased and **your best interest.** LPL Financial aligns with our CFP and CPA oaths of doing what is in the clients' best interest at all times.

2. Tax Expertise

Chances are you're probably paying more than necessary in taxes than you need to. Tax planning is what really sets Fluent Financial above the rest. As the deficit climbs and the tax rates rise, it's important to have the right experts protecting you.

Partner, Rusty Boaz, a CPA with over 25 years experience in corporate taxes, tax planning, treasury, and risk management, having been a VP of Tax/ Treasury and a Divisional CFO for public companies. He is also a CFP and holds a master's degree in tax.

Some of the areas we **help you save money** on are:

- Defined benefits plans, SEP IRAs, 401(k)s, Roth IRA Conversion
- Alternative minimum tax planning
- Tax efficient investments
- Proactive responses to tax law changes
- 529 Plans

It is the mission of Fluent Financial's professionals to stay current on tax law changes and the opportunities that exist for you, your family or your business.

3. Experience & Recognized Excellence

Founding Partner, Mitch Kramer, has more than 20 years experience in financial planning and business planning. He is a CFP with a MBA in Strategic Planning. **Mitch has been recognized as being in the top 4% of all LPL Financial advisors (based on production) and was voted one of the top financial advisors by Goldline Research as published in FORBES Magazine and "Texas Monthly" in 2009.** [2]

4. Elite Focus

Above all, we want to serve our clients best interests. We want every client to experience the highest level of service possible; therefore we give very **careful consideration** to the number of clients we serve. We go to great lengths to achieve the highest standards and are honored to have clients both regional and nationwide.

5. WealthVision®

This state-of-the-art tool is a web-based vault that allows you to access all of your financial and investment information - giving you a daily snapshot of your investments and net worth. WealthVision is designed to give you a single access point to securely view all of your financial documents. All of your information is password protected in a secure, encrypted personal web address, easily accessible only to you and your financial team.

What You Can Expect as a Valued Client

Expect excellence.

Our goal is to deliver top-tier financial solutions and services to our clients.

EXPECT A COMPREHENSIVE PLAN

- Developed by Fluent Financial
- Implemented together
- Periodic and timely reviews
- Focus on wealth preservation, protection and transfer

EXPECT SOUND INVESTMENT STRATEGIES

- Goal based returns
- Decreased risk
- Tax efficiency
- Personalized performance reporting

EXPECT CLEAR AND MULTIFACETED COMMUNICATION

- Individual face-to-face in-office client reviews
- Newsletters and webinars on the state of the economy and how it pertains to you
- Client appreciation events
- Ability to work with clients nationwide

Making Rational Decisions

We effectively guide you toward rational, fact-based decision-making as opposed to **reacting** emotionally in times of duress.

Often the best financial decisions are **counterintuitive**. We help you understand the potential hazards of overreacting to down markets as well as provide a calming influence in times of a life crisis such as death, disability or divorce. We will provide you the certainty that we will focus on your **goals**, even through turbulent times.

Our focus is to:

- Understand your goals and determine your "true" risk tolerance
- Build a custom portfolio that balances both your goals and risk tolerance
- Utilize advanced risk mitigation techniques to minimize volatility

Your Fluent Financial Team

Mitch Kramer, MBA, CFP®, Principal

Mitch is the founding partner of Fluent Financial and has more than 20 years business and investment experience. For nearly 15 years, Mitch has been focused on financial planning in the Dallas area and is the author of many published articles in trade journals. Recently recognized by Texas Monthly for his superior level of client satisfaction, Mitch has also been acknowledged as one of the top 4% of advisors based on performance by LPL Financial. Prior to LPL Financial, Mitch was ranked in the top 5% of advisors for a leading Fortune 500 financial company. He is a CERTIFIED FINANCIAL PLANNER™ Practitioner and received a BBA in Finance from Texas Tech University and an MBA with an emphasis on Strategic Planning from University of Texas at Dallas. Mitch is an active member of Watermark Church in Dallas and enjoys playing tennis and physical fitness with his wife, Candice, reading, scuba diving , tracking his Z and is an avid fan of Formula One auto racing.

Rusty Boaz, M.S. Tax, CPA, CFP®, Principal

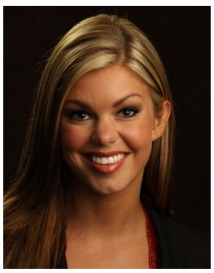
With more than 25 years of experience in multinational Fortune 500 companies, Rusty understands what drives corporate executives. He has outlined systems to get them off the seemingly "never-ending corporate treadmill" and help business owners overcome their daily challenges. Rusty has broad based understanding of all aspects of financial planning and complex tax structuring. He has represented locations in more than 80 countries, he has specialized knowledge of acquisitions, divestitures, joint ventures, foreign exchange, and valuations. Rusty is a CERTIFIED FINANCIAL PLANNER™ and is a Certified Public Accountant with more than 20 years of individual and corporate tax experience. He received a BBA in Accounting and a Master of Science in Taxation from Texas Tech University. Rusty lives in Coppell, with his wife Kathleen and their three children. Rusty coaches Coppell youth sports, is an avid golfer and a member of First Baptist Church in Coppell. Rusty is involved in mission work in Dallas, New Orleans, Sudan and in the Amazon. He also leads a benevolence ministry that teaches money management.

Melissa R. Van Sant, Client Services Specialist

Since 2005, Melissa has been preparing comprehensive financial plans for clients of Fluent Financial. She holds a Series 7 and Series 66 certification through LPL Financial, as well as general lines insurance licenses. She graduated from Texas Tech University where she earned a B.S. in Personal Financial Planning. When she is not conferring and working on behalf of clients, Melissa, a native Texan, participates in the Junior League of Dallas and enjoys gourmet cooking with her husband, Adam and spending time outdoors with their Labrador Retriever, Koda.

Elizabeth Allie, Client Services Specialist

Elizabeth has played an integral role for Fluent Financial since 2007 where her primary focus has been to prepare comprehensive financial plans and assist in day-to-day transactions. She holds a Series 7 and Series 66 certification through LPL Financial and is currently enrolled in the Certified Financial Planner program at SMU. A graduate of Texas A&M University, she earned a B.S. in Agribusiness. Outside the office, Elizabeth enjoys spending time with her family in Fort Worth, travel, fly fishing and volunteering through the Junior League of Dallas.



Heidi Lockhart, Director of Client Development

Heidi, a native Oregonian, specializes in business development and market expansion for Fluent Financial. With more than eight collective years of marketing experience, she has helped hundreds of independent business owners expand their market share exponentially. She is a graduate of Wichita State University where she earned a B.A. in Integrated Marketing Communications and French. In her spare time, she is an avid acrylic painter, marathon enthusiast and owner of a Great Dane, Admiral. She is an active member of Holy Trinity Catholic Church and Élan Circle a volunteer organization for the Dallas Symphony Orchestra.

Not Convinced? Consider this...

According to the Social Security Administration, if you take 100 people at the start of their working careers and follow them for 40 years until they reach retirement age only ONE will be wealthy; FOUR will be financially secure; FIVE will continue working, and not because they want to but because they have to; 36 will be dead and 54 will be dead-broke-dependent on meager Social Security checks, relatives, friends and even charity for a minimum standard of living.

That's 5% successful and 95% unsuccessful.

Will you be in the 5% or the 95%? If you continue to go it alone, your odds are not good. However, the right advisor can make all the difference and allow you to build the long-lasting wealth you will need to comfortably enjoy retirement and a plan to provide for the security of your family.

We'll Give You a Second Opinion.

Call 972.852.4800

Today for Your Complimentary Consultation

1 Goldline Research is a third-party, independent research firm specializing in evaluating professional services providers. Goldline research under takes an extensive, in-depth research process to review all qualified candidates in a respective area. Its proprietary research process includes individual provider interviews and quantitative analysis of key data, as well as customer reference checks to confirm high levels of customer service. Those providers that earn Goldline Research's designation demonstrate a commitment to service unparalleled in their industry.
Providers selected meet or exceed the following criteria:
-Comprehensive range of wealth management & financial planning services offered
-Fee-Only or Fee-Based RIA or IAR
-Advanced Certifications Held
-No unresolved lawsuits or grievances
-15+ Years of Industry Experience
Goldline Research evaluation of wealth managers is not based upon investment performance or client interviews.

2 Texas Monthly Client Satisfaction Research Declarations

As with any research or recognition program, it is important that we provide you the following declarations as the award criteria for Texas Monthly. The 2009 FIVE STAR wealth managers do not pay a fee to be included in the research or the final list of FIVE STAR: Best in Client Satisfaction Wealth Managers.
The overall evaluation score of a wealth manager reflects an average of all respondents and may not be representative on any one client's evaluation. The FIVE STAR Award is not indicative of the wealth managers' future performance. Wealth Managers may or may not use discretion in their practice and therefore may not manage their client's assets.
The inclusion of a wealth manager on the FIVE STAR Wealth Manager list should not be construed as an endorsement of a wealth manager by Crescendo Business Services or TEXAS MONTHLY.
The research process for the FIVE STAR: Best in Client Satisfaction Wealth Manager Program managed by Quantitative Market Intelligence (QMI), incorporates a statistically valid sample in order to identify the wealth managers in the local market that score highest in client satisfaction. QMI does not include wealth managers on the list unless their score is statistically valid. The final list represents less than 3% of the wealth managers in the local market. For more information on the FIVE STAR Award, research and selection methodology, go to: www.fivestarprofessional.com/wmresearch.

Our strategy is bigger than your strategy...

What's Your Next Move?

Redefining Wealth Management

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