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CEP Financial, LLC ♦ 12345 Jones Rd. Suite 190 Houston, TX 77070 ♦ Main: 281.685.9715 Fax: 281.271.8146

## **Services**

CEP Financial LLC (CEP) provides its Clients with fee-only financial planning and investment advisory services.

## **Business Philosophy**

**Independence** – CEP is independently owned by Peter J Regan. CEP does not accept payments of any kind from any third party. CEP does not accept commissions, fees, or payments of any kind from any brokerage firm, mutual fund company, bank, or insurance company. Because of this independence CEP is not limited to any subset of investment alternatives and is free to use any investment vehicle or strategy.

**Process** - CEP is a financial planning firm that follows the FINANCIAL PLANNING PROCESS. Before any recommendations are made a thorough review of clients' goals, financial situation, and personal tolerances for risk is performed. Only after this analysis is complete are recommendations made.

## **Investment Philosophy**

### **Risk and Return**

Investments in the equity markets (stocks) will over time earn significantly higher rates of *return* than investments in the fixed income markets (bonds and cash). Investments in the equity markets will also suffer losses more frequently than the fixed income markets. This chance of loss is called *risk*. To balance this trade off between *return* and *risk*, we recommend broadly diversified portfolios allocated to multiple asset classes with additional diversification within each asset class.

### **Expenses and Taxes**

It is not enough to just manage investment risk and return. Expenses and taxes are also key elements in any investment portfolio. Any reduction in expenses or taxes will improve a client's rate of return and this improvement can be dramatic if, as we suspect, the markets experience rates of return lower than the historical averages. We use passively managed investments (low expense) for part of a client's portfolio and actively managed investments for the portion of a client's portfolio with higher risk. We explore all investment vehicles open to our clients to minimize taxes and expenses.



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### **Financial Planning Service**

CEP prepares both comprehensive and segmented financial plans. CEP begins by gathering, analyzing, and evaluating data from the client, including goals and objectives. Comprehensive plans include a case summary, reports on financial position, cash flows, tax liabilities, insurance coverage, client goals and objectives and investment strategies. Plans are prepared based on client interviews, questionnaires, and /or documents supplied by the client. A customized plan is prepared for each client.

Segmented financial plans include retirement planning, tax planning, cash flow analysis, estate planning, education planning, asset protection analysis, business planning, investment planning and special situations.

### **Investment Advisory Service**

This service is for Clients who want assistance in designing, implementing, monitoring, and maintaining an investment portfolio. In addition to the analysis performed to prepare a financial plan, this service also includes:

- Determining clients' investment goals
- Evaluating current assets
- Determining projected cash flow needs
- Determining any investment constraints
- Determining client risk tolerance
- Developing an investment strategy including specific investment recommendations
- Maintaining and monitoring the portfolio

### **Experience**

Prior to becoming a CFP® practitioner, Mr. Regan spent 25 years auditing and managing pension plans, 401ks, IRAs, insurance and annuity contracts. Mr. Regan has practiced as a Certified Financial Planner® practitioner since 1996. He has prepared financial plans for and managed the investments of hundreds of individuals, trusts and small companies. He served on the Board of the Houston Chapter of the Texas Society of CPAs and was chairman of the Financial Planning Committee. Mr. Regan also taught financial planning at Saint Thomas University in Houston to financial professionals that are studying to become Certified Financial Planners®.

### **Education and Professional Designations**

BBA - Accounting Temple University  
MBA - Finance Temple University  
Certified Financial Planner®, practitioner  
Chartered Life Underwriter

**CEP FINANCIAL, LLC  
FACT FINDER**

<b>GENERAL INFORMATION</b>		
	Client	Spouse
Date of Birth		
Occupation		
Employer		

<b>CHILDREN</b>	Child 1	Child 2
Date of Birth		
Est. Annual Cost of College		
1st Year of College		
Earmarked Funds		
What % will you pay		

<b>FINANCIAL PLANNING QUESTIONS</b>		
<b>Planning Objectives (Please rank in order of preference)</b>		
	Client	Spouse
Reduce Income Tax		
Build Wealth		
Retire in Comfort		
College Funding Strategy		
Reduce Estate Taxes		
Adequate Life, Long Term Care, and Disability Insurance		
Purchase Home		
Purchase Vacation Home		
Leave a Legacy to My Children		
Other (Specify)		

<b>Insurance Coverages</b>		
	Client	Spouse
Life		
Health		
Disability		
LTC		
Home Own		
Auto		
Umbrella		
Other		

**CEP FINANCIAL, LLC  
FACT FINDER**

**ESTATE PLANNING**

	Client	Spouse
Do you have a will?		
Date of the will		
Last review date		

**RETIREMENT ISSUES**

	Client	Spouse
At what age do you plan to retire?		
How much annual income in today's dollars, will you want in retirement?		
Estimated earnings from work in retirement		
Estimated annual pension benefits		
How many years will you work?		
Have you verified the status of your Social Security Benefits?		
What is the full monthly benefit you can expect?		
Do you expect to have any debts in retirement		

**Financial Position**

	Client	Spouse
Estimated Annual Income From Employment Other		
Estimated Assets Short term Cash Investments Home Other		
Estimated Liabilities Mortgage Other		