



CEP Financial, LLC ♦ 12345 Jones Rd. Suite 190 Houston, TX 77070 ♦ Main: 281.685.9715 Fax: 281-271-8146

Our Philosophy

Our Business Philosophy is based on:

Independence – CEP Financial 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 Financial 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.

Our philosophy is to help our clients meet their personal and family objectives by:

- Advising clients about investments and actions with their best interests in mind
- Providing advice about a broad range of financial and lifestyle issues
- Establishing a long-term partnership between our clients and us
- Selecting the best, low-cost investments for our client's portfolios
- Maintaining a rigorous method of investment management