

Helping you live  
your ideal life

RESOURCE CONSULTING GROUP

*meet*

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## RESOURCE CONSULTING GROUP

Integrated Wealth Management Since 1988

Resource Consulting Group (RCG) is a fee-only financial planning and investment advisory practice based in Orlando, Florida. RCG brings together the key disciplines of investment, estate, tax, retirement, risk management and philanthropic planning to provide fully integrated wealth management.

Our perspective regarding your finances is “the big picture” – with the goal of helping you live your ideal life. But, first and most important, we listen... so that we can assess your tolerance for various types of risk and create a realistic plan to help you achieve your goals. Only then do we design, implement and monitor an investment plan that is customized to your individual situation.



*what makes us*

WHO WE ARE



## About us

Established in 1988, Resource Consulting Group provides investment advisory services through Hightower Advisors, LLC, a SEC Registered Investment Advisor.

## About our clients

Our clients are looking for a long-term relationship with a practice that can provide objective advice. We've learned over the years that prosperity tends to increase – not decrease – the stress in their lives. Bombarded with complexity, they don't need or want "Get Rich Quick" schemes.

“Many investors are tempted to focus on the ‘crisis du jour,’ so it’s important that we help them construct and implement a sound financial plan focused on the long term.”

– MIKE DAVIS

FOUNDER OF RESOURCE CONSULTING GROUP



*An academic-based investment strategy:*

**HERE'S OUR PLAN**



## Our investment strategy is based on academic research, not Wall Street predictions.

At Resource Consulting Group, we don't subscribe to trendy Wall Street newsletters. We don't make decisions based on daily market reports or information promoted by banks, insurance companies or pension funds. We tune out media "experts" who claim to predict the future, because we've found such predictions to be unreliable. Instead, we put our trust in academic standards established from over a century of investment research.

## Nobel Prize-winning thinkers drive our investment philosophy.

The financial professionals at RCG are strong advocates of the Modern Portfolio Theory of investing, which is based on data from Nobel Prize-winning economists and professors from leading institutions such as the University of Chicago, Dartmouth, Harvard, Stanford, Yale and MIT.

This theory isn't speculative; it's grounded in historical pricing data gathered since the 1920s and decades of research indicating that portfolio performance is primarily the result of asset allocation.

## We practice what we preach.

Although once scorned by Wall Street, Modern Portfolio Theory has become increasingly impossible to refute. RCG's philosophy is driven by this academic approach.

*The value of a second opinion:*

HERE'S HOW TO  
GET STARTED



## Why is a financial second opinion important?

In medicine, second opinions are often prudent because a misdiagnosis with your health can have significant consequences. The same should be true of your financial well-being. Determining if your portfolio is properly designed to achieve your goals may give you the opportunity to make necessary changes before it's too late.

## Are you getting the proper financial advice?

If you've thought about the suitability of any of the following investments in your portfolio, RCG can provide objective advice regarding their proper use in your specific situation:

- Annuities
- Commodities such as gold and oil
- Market-linked CDs
- Alternative investments such as hedge funds and long/short funds
- Insurance as an investment
- Overall asset allocation: too aggressive or conservative

## What's different about a second opinion from RCG?

Because RCG is a fee-only investment advisor and does not sell any products, we answer to no one but our clients. So our advice is independent and objective. Through a thorough, no-cost analysis, our team of Certified Financial Planners™ and investment professionals will work together to provide and prescribe a strategy to help improve your probability of success.



*Seven investment fundamentals:*

**OUR PHILOSOPHY**



The most relevant investment objective is to maximize the probability that your future financial objectives will be met. Improving the odds a little every year creates a high probability of success in the long run.

RCG's "Seven Investment Fundamentals" will help you avoid the dangers of market timing, stock picking, high costs and ad-hoc investment decisions – enabling you to take advantage of opportunities provided by efficient capital markets and providing an academic-based, systematic approach to reaching your financial goals.

1. Maintain an appropriate allocation to equities. Your allocation to equities (stocks) is the single strongest determinant of returns over long periods of time.
2. Stay fully invested. Market timing adds uncertainty, reduces efficiency and increases taxes and costs, all of which threaten your financial objectives.
3. Keep costs down. Lower costs improve long-term results geometrically. We believe the total annual portfolio costs should be no more than 1%.
4. Use only short-term bonds. Short-term bonds offer less risk than intermediate or long-term bonds. The risk exposure from long-term bonds is disproportionate to the small increase in return.
5. Include small-cap stocks. On average, small-cap stocks produce higher returns than large-cap stocks over time.
6. Include value stocks. On average, value stocks produce higher returns than growth stocks over time.
7. Have broad diversification. No single investment strategy works all the time. Increase returns and reduce risk through broad diversification applied consistently over long periods of time.

*Fee structure:*

HERE'S FULL  
TRANSPARENCY

At RCG, we are compensated solely by the fees paid to us by our clients and receive no other compensation from any other source.

## Investment Advisory Fees

The investment advisor fee is based on the fee schedule below, subject to a minimum annual investment advisory fee of \$9,000. The minimum is waived, however, for the first six months of a financial planning engagement.

Portion of assets up to \$1,000,000	0.90%
Portion of assets between \$1,000,000 and \$10,000,000	0.50%
Portion of assets in excess of \$10,000,000	0.25%

## Financial planning fees

The initial financial planning fee is based on the complexity of your situation and will be determined in advance of the engagement. Annual financial plan update fees are typically 40% of the initial financial planning fee. The average fee for a financial plan can range between \$5,000 and \$12,000.

### Example

The annual fee calculation for \$3,000,000 of assets under management would be:

First \$1,000,000 x .009	\$9,000
Next \$2,000,000 x .005	\$10,000
<b>Total fees</b>	<b>\$19,000</b>
Fees as a percentage of assets	0.63%



*Client bill of rights:*

HERE'S WHAT  
WE BELIEVE



## As an RCG client, you have the right to:

- Completely independent and objective financial advice
- A fee-only compensation structure that eliminates conflicts of interest
- An educational, rather than sales, approach to the financial process
- An academic-based investment strategy
- Access to the experience of our entire senior professional team
- Full disclosure of the total costs related to your financial engagement
- Regularly scheduled review meetings and performance reporting
- A promise to always place you at the center of everything we do

We pledge to fulfill these rights and to serve you in a fiduciary capacity. As a 'fiduciary,' RCG is required by law to always act in the interest and sole benefit of another, with loyalty to those interests. Fiduciary duty is considered by many to be the highest duty known to the law. We know that you will find few advisors who can meet these commitments.



*Financial planning:*

HERE'S OUR  
LIFE PLANNING  
ROADMAP





## The Systematic Financial Solution®

When it comes to life planning, the wealthiest one percent of Americans want an uncomplicated, concise and organized system to maximize the probability of achieving financial goals and maintaining financial independence.

They also want a financial plan that analyzes multiple aspects of their wealth situation – retirement planning, estate planning, insurance review (life, health, long-term care, auto, umbrella, etc.). The Systematic Financial Solution® – RCG’s financial planning process – was designed to meet those specific needs.

### Review and Analyze

1. The Data Collector<sup>SM</sup>: facilitates collection and organization of strategic information for analysis.
2. The Financial Priority Game Plan<sup>SM</sup>: identifies and prioritizes lifetime personal and financial objectives.

### Discuss and Decide

3. The Crucial Decision Maker<sup>SM</sup>: provides an integrated, customized framework for making crucial decisions.
4. Cash Flow Planning: provides the short-term details to translate the long-term plan into current actions utilizing the Three Account System.<sup>SM</sup>

### Implement and Monitor

5. The Seven Investment Fundamentals: offers effective principles for building portfolios that strive to maximize the probability
6. The Systematic Investment Process<sup>SM</sup>: is an efficient, effective mechanism for implementing the Investment Roadmap, which sets forth specific policies to be followed in managing individual portfolios.
7. The Systematic Results Achiever<sup>SM</sup>: is a tool used to implement decisions in a consistent and timely manner.



*To find out if  
we are a good fit,*  
**LET'S TALK**



RCG's services are designed to help you manage the complexities of wealth and simplify your financial life.

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As we learn about your goals and aspirations, we can share ways to help you achieve them. We are dedicated to a straightforward and honest approach to helping you maximize your wealth... on your terms.



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Integrated Wealth Management Since 1988

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Please contact us to schedule an introductory meeting by calling:

**407-422-0252 or 800-448-0252 | [www.resourceconsulting.com](http://www.resourceconsulting.com)**



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Integrated Wealth Management Since 1988

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*Resource Consulting Group is a group comprised of investment professionals registered with Hightower Advisors, LLC, an SEC registered investment adviser. Some investment professionals may also be registered with Hightower Securities, LLC, member FINRA and SIPC. Advisory services are offered through Hightower Advisors, LLC. Securities are offered through Hightower Securities, LLC. This is not an offer to buy or sell securities. No investment process is free of risk, and there is no guarantee that the investment process or the investment opportunities referenced herein will be profitable. Past performance is neither indicative nor a guarantee of future results. The investment opportunities referenced herein may not be suitable for all investors. All data or other information referenced herein is from sources believed to be reliable. Any opinions, news, research, analyses, prices, or other data or information contained in this presentation is provided as general market commentary and does not constitute investment advice. Resource Consulting Group and Hightower Advisors, LLC or any of its affiliates make no representations or warranties express or implied as to the accuracy or completeness of the information or for statements or errors or omissions, or results obtained from the use of this information. Resource Consulting Group and Hightower Advisors, LLC assume no liability for any action made or taken in reliance on or relating in any way to this information. The information is provided as of the date referenced in the document. Such data and other information are subject to change without notice. This document was created for informational purposes only; the opinions expressed herein are solely those of the author(s) and do not represent those of Hightower Advisors, LLC, or any of its affiliates.*