

Who We Are

What We Do

Our Partnership

Our Process



Your financial life consists of uniquely sized pieces we call tiles. These tiles represent your basic needs, desires for lifestyle and legacy, financial resources, and attitudes about risk and life itself. Our proprietary process, **The MosaIQ Formula**, intelligently arranges the tiles into a unique financial plan — your mosaic — that illustrates your family’s desired lifestyle. The process integrates our wealth management and investment research with risk and debt management, income and tax planning, and philanthropy for successful families, professionals, and business owners. **The MosaIQ Formula** is designed to continually adjust and monitor your critical life and financial events to keep your plan on track.

The MosaIQ Formula focuses on the three D’s.

Discover

- What do you want to accomplish?
- What is essential to you?

Design

- How will we get you there?
- What services are the best fit for you?

Deploy

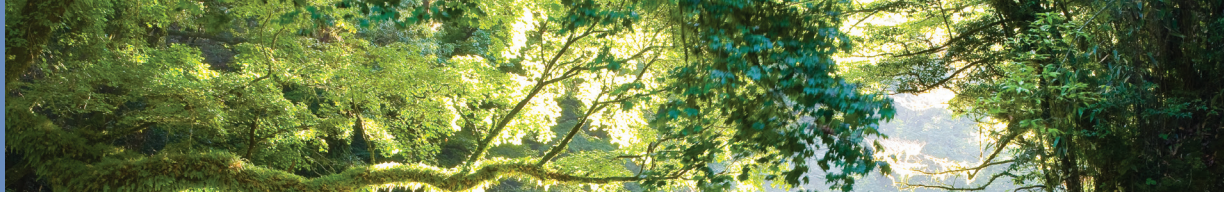
- Financial and legacy planning
- Customized strategy implementation
- Ongoing continuous service
- Building a lasting relationship

P: 205.623.3645 | F: 205.972.1213 | www.investheadwater.com

**HEADWATER**
ASSET MANAGEMENT LLC

Michael Caputo is an investment advisor representative of, and securities and advisory services are offered through, USA Financial Securities, Member FINRA/SIPC. A registered investment advisor located at 6020 E. Fulton St., Ada, MI 49301. Headwater Asset Management is not affiliated with USA Financial Securities.

THE
MOSAIQ
FORMULA



Our team specializes in meeting the needs of successful families and top-of-their-field professionals who, among other things, aspire to a work-optional lifestyle and have the desire to secure a family investment legacy.



Michael Caputo | Managing Director

Mike manages the investment and future planning processes. He helps uncover your goals, recognizing some of those goals will change as your life unfolds and your needs evolve. He implements customized strategies all as a part of the proprietary process, **The MosaicQ Formula**.



Karen Caputo | Client Engagement Director

Karen is responsible for onboarding new clients, client communications and advisor support. She ensures a warm, welcoming environment for clients as they engage in the firm's planning process.

Our Other Professional Resources

As needed, we take a collaborative approach with other relevant professionals. This additional expertise is part of our process to help you pursue your wealth and lifestyle goals.

Our Strategic Partners Include:

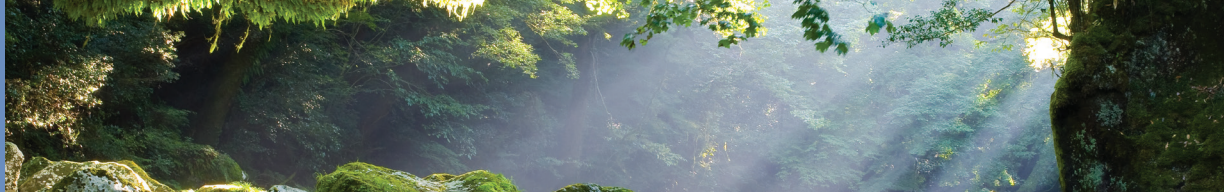
- Estate Planning Attorneys
- Elder Law Attorneys
- Mortgage Brokers
- Retirement Plan Administrators
- Certified Public Accountants
- Residential Realtors

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Headwater Asset Management was born out of the desire to find a better way to help clients improve and organize their financial lives into an easy-to-understand format. Our objective is to take all the pieces of your financial plan and put them in place. Each plan is unique. Many of those pieces may not be relevant to you or your plan at this time, but as your life unfolds and your needs evolve, our process, **The MosaicQ Formula**, helps you pursue your financial independence.

Having developed and refined this proprietary process, some things have become clear ...

At Headwater Asset Management, we recognize that we are not all things to all people; we are all things to some people. Our client relationships are based on a very specific FIT process, allowing us to partner with those clients we are most suited for. In doing that, we are able to provide an elevated client experience keeping all the pieces of each client's individual financial plan in place.



The secrets to a happier retirement – friends, neighbors, and predictable income.“

– Wall Street Journal

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We engage in panoramic financial planning in the context of a long-term partnership with you through our proprietary process, **The MosaIQ Formula**. To maintain a successful working relationship, one where we can help you achieve your financial and lifestyle goals, you can expect that we will consistently and responsibly perform all the services outlined below.

We Will Always:

- Acquire and maintain a thorough understanding of your financial goals
- Update your current financial information as your life unfolds and needs evolve
- Carefully determine and monitor your investment risk and time-frame
- Explain the implications of all recommended financial planning strategies
- Update you as appropriate by appointment, email, mail and phone
- Meet with you regularly to review your personal financial situation
- Act as your primary financial advisor and steward of your financial future
- Coordinate with other financial professionals when your plan requires it
- Treat you with the utmost respect and professionalism

Having a solid partnership is essential to effective financial planning. To this end, our stewardship framework is designed to keep us informed of any new developments that might affect these strategies. There is no winging it; nothing is left to chance.

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Michael Caputo

Michael began his career as a certified public accountant with a Big Eight accounting firm in New Orleans with specialties in banking and healthcare. He also held key financial positions in both the provider and payor sides of healthcare delivery systems where he was recognized for significant operational and organizational improvements before becoming an investment advisor.

Throughout his career, Michael has worked with a financial advisor to plan for his family's needs. As a result, he gained a unique perspective that led him to develop a comprehensive approach to helping clients proactively navigate their financial futures. **The MosaIQ Formula** is designed around an enlightened philosophy about all things financial, planning strategies that focus on the things that matter most to our clients and the things we can control, and a process that wraps everything together.

On a personal level, Michael has been actively involved in various ministries leading numerous men's groups at churches and the Center for Executive Leadership in Homewood, Alabama, as well as in the State of Alabama prison system. He and his wife, Karen, are approaching 40 years of marriage and have been blessed with two exceptional daughters who are flourishing in their respective careers. The couple also have one strong and handsome grandson with another on the way. For fun and relaxation, Michael enjoys hiking, rafting, hunting and being with his family.

Karen Caputo

Karen has an undergraduate degree in accounting from the University of Alabama. Prior to beginning her most challenging and rewarding career as a stay-at-home mom, she held key financial positions at a national fast-food chain based in New Orleans and a large regional movie theater chain located in Birmingham. Once her daughters were grown, Karen returned to part-time work at local churches helping with their accounting functions.

When she's not actively supporting Michael and their clients, Karen enjoys reading, her morning devotionals, gardening, caring for her grandson and being an active member of Mountain Brook Community Church. She has a heart for the elderly and currently serves in a respite care ministry that helps adults with memory loss through fellowship and engaging activities, while providing resources and support for families and caregivers.

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