


SECOND-OPINION SERVICE

 *Exclusively for Shelby State Bank clients and their friends, family and associates.*



- In the midst of today's increasingly complex and volatile financial markets the services of an experienced and skilled financial professional are more valuable than ever. Studies have shown that more than 80% of high-net-worth investors would value a second opinion on their finances.
- We have created a complimentary Second-Opinion Service in an effort to provide you with the expertise and guidance required to manage your assets in a prudent and efficient manner.
- Parallel Wealth Advisors offers world class portfolio management as well as comprehensive financial planning.

WEALTH MANAGEMENT

Investment Consulting

- Asset allocation
- Portfolio management
- Manager due diligence
- Risk evaluation
- Performance analysis

Advanced Planning

- Retirement planning
- Wealth transfer
- Wealth preservation
- Charitable giving

Relationship Management

- Regularly scheduled calls, reviews and in-person meetings
- Assistance with communicating with your team of professionals, including legal, tax, and insurance.

WHAT TO EXPECT FROM OUR SECOND-OPINION SERVICE

STEP 1

- We gather statements of your current accounts.
- Discuss your financial goals.
- Gain an understanding of your overall financial situation, risk tolerances, and time horizon.

STEP 2

- We process a customized and comprehensive Portfolio Analysis.
- We complete a detailed Risk Assessment.
- We provide a report with goal progress & projections based on our discussions.

STEP 3

- Review our findings with you.
- Make any recommendations.
- Provide you with a personalized report, a value in excess of \$1,200, with no pressure or obligation.

TRUSTED. ALIGNED. STRATEGIC.



JAMES STOVALL

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CERTIFIED FINANCIAL PLANNER™

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Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligations	May Lose Value
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