



Keystone
FINANCIAL GROUP

KEYSTONE FINANCIAL GROUP



KeystoneFinGrp.com

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Message from David Guttery, President and Founder of Keystone Financial Group



Hello and thank you for taking a moment to consider our firm. I'm David Guttery, President of Keystone Financial Group. Since 1991, we have offered our services in the financial planning and investment industry, driven by one main goal, and that is to exceed your expectations. We understand the gravity of being your fiduciary, and appreciate the weight of that responsibility. It is our privilege to partner with you, as we work to turn dreams into reality.

Sincerely,

A handwritten signature in blue ink that reads "David R. Guttery". The signature is fluid and cursive.

David R. Guttery



About David R. Guttery, RFC, RFS, CAM

David is the President and founder of Keystone Financial Group, a primarily fee-based wealth advisory firm, in Trussville, Alabama. David's practice began in 1991. Through more than 31 years of experience, the focus of his practice is the creation of comprehensive financial and wealth management plans, and discharging fiduciary duties to investment advisory clients, primarily in the individual retirement space, 401(k) clients, and other qualified plans.

David strongly believes in being impactful. Every day presents another opportunity to "leave a dent in the world." This is true when it comes to the lives of the clients served by our firm, the companies that we represent, and within our community.

To that end, David has served Ameritas as a long-standing member of multiple task forces of the Field Advisory Cabinet, including the Fiduciary Rule, Regulation B.I., Annuity, and Broker Dealer task forces. David has also served the industry as a member of NAIFA for over thirty years, and is a Life and Qualifying Member of the MDRT Court of the Table, and Top of the Table.

Civically, David has and continues to serve his church, Clearbranch United Methodist, as a member and past chairman of its finance committee. David is also the founder of the Trussville Recreational Youth Sports Foundation (TRYSS Foundation), and has coached youth league basketball for sixteen years.

The Keystone Resource Group

Investment advisory and financial planning services of the Keystone Financial Group are provided by David R. Guttery, RFC, RFS, CAM. Other professional services beyond the scope of Keystone Financial Group are available through a resource network of professionals. The resource network is comprised of independent professionals, each having a distinctive competency in their respective fields and firms. David routinely works with these, and other financial professionals with whom his clients may already have an established relationship. When no such relationships exist, clients are encouraged to make inquiries of multiple professionals that might provide a given service. Ultimately, that choice should be made by the client, as a function of competency, trust, and comfort.



David R. Guttery*

President/Founder

Keystone Financial Group

As President and Founder of Keystone Financial Group, David's goal is to design, implement, and monitor the financial road map between today and tomorrow, each being individually tailored to the client, and focused upon the efficient achievement of their goals.



Meredith White

Director of Marketing & Manager of Client Services

Keystone Financial Group

Meredith helps to keep our clients well informed and educated about our current news and processes. She is well versed in the financial industry due to experience from a previous broker-dealer and has an extensive professional background in marketing.



Kelley Daniels

CPA

Stone, Avant, Daniels

Kelley is a native of Calhoun County, Alabama and a graduate of Jacksonville State University and the University of Alabama at Birmingham. She has practiced as a CPA for over 30 years assisting small businesses and individuals with accounting and tax needs.

The Keystone Resource Group



Gary McCullough

Loan Officer
Method Mortgage

Gary has over 15 years of mortgage experience and is committed to providing a high level of service throughout the entire mortgage process.



Bill Stuman

Owner/Agent
Deerfoot Insurance Agency

Deerfoot Insurance Agency is an independent agency with the ability to utilize different providers to meet their customer's unique insurance needs. They have served families, individuals and businesses in central Alabama since 2001.



Legal Services

Business and Estate Planning legal service referrals available. Due to regulations of the Alabama Bar Association, we are not permitted to print our resource contact information. If you are in need of legal counsel, names, and contact details are available upon request.

*David R. Guttery offers products and services using the following business names: Keystone Financial Group - Insurance and financial services | Ameritas Investment Company, LLC (AIC). Member FINRA/SIPC - securities and investments | Ameritas Advisory Services (AAS) - investment advisory services. AIC and AAS are not affiliated with Keystone Resource Group, Kelley Daniels, CPA, Gary McCollough, Bill Stuman, or Keystone Financial Group. Representatives of AIC do not provide tax or legal advice. Please consult your tax advisor or attorney regarding your circumstances. Information regarding professional services by The Keystone Resource Group is provided for the convenience of the client or user, and are not endorsed by Ameritas Investment Company, LLC.

Key Information

About Us

Our primary objective is to help you maximize your financial future. We assist our clients in a variety of ways, including the construction of savings and wealth management strategies that are designed to fit strategically with your objectives and goals.

Throughout the relationship, we pride ourselves on delivering a robust service model designed to track and quantify the progress made against planned objectives, over time.

What We Do

We listen. We understand your goals, objectives, aspirations, and dreams. Ultimately, we aggregate this input into a financial plan that can then be used to guide and direct each sequential step of implementation.

We communicate frequently, and apprise our clients of factors and forces that are potential threats or opportunities along the way. We're proactive. In all phases of the client experience, it is our desire to be proactive and lead from the front at all times.

Tools

There is no such thing as a bad tool. Tools can be misused, but there are no bad tools. We have a vast array of tools that span the open architecture universe of general securities, annuities, mutual funds, exchange traded funds, and the risk management tools of insurance companies at our disposal for the implantation of financial plans. The focus is on the utility of the tool, not the tool itself.

The Process

Objective driven strategies are about the achievement of goals, and not only about making money. This implies a balance of risk with other factors such as tax advantaged thought, time, and the characteristics of products that may be most suitable for you and the application at hand. The goal is to accomplish the objective, while following the path of least resistance.

Gain Understanding

We ask precise questions, so that we may best understand your areas of interest and goals for the future, as we codify planning objectives.

Financial Profiles

We use your unique financial input to tailor a blueprint designed to efficiently bring goals to fruition over time. We employ an advanced array of software to develop and implement these plans, and monitor the plans for efficacy.

Financial Toolbox

Only after we've completed the planning process will we turn our attention to the combination of tools that could be used to implement the plan. The tools that are used in this process will reflect the uniqueness of your values, aspirations, and goals.

Ongoing Service

Routine interaction is critical for the client to stay informed as economic factors evolve and change. Life changes. As it does, our robust service model becomes increasingly vital.

Client Onboarding and Experience Methodology

01 Acquaintance

The date of first contact following a referral. Contact is normally made by telephone or email. A high level description is provided by the client about the nature of the matter for which they're seeking services. A brief description of our first meeting is provided, as well as links to our website and resources of business social media. We provide the risk tolerance questionnaire, biographical inventory information questionnaire, and the checklist of documentation to have prior to our first meeting. We establish a date and time for having the initial orientation meeting.

02 Orientation

At the first meeting, prospective clients bring any requested materials from the acquaintance phase. We briefly review the connection behind the referral, and a high level review of the planning matter at hand. We review the methods of engagement through which our services may be retained. At this meeting, we offer a description of our services, and provide literature about our firm, including the ADV Part II B, and material about Ameritas and AAS. The majority of the meeting is devoted to the prospective client elaborating upon the financial concerns at hand, and about themselves in terms of objectives, risk, time and income. We determine the method of engagement (fee only, or fee based advisory, or commission). We establish a date and time for having the second, Profiles workshop meeting.

03 Aggregation

All planning input from the previous engagements is organized and given to staff for input into Financial Profiles. Morningstar models are constructed to reflect existing accounts. Following input, I refine the Profiles modules for sequencing and efficient production of income for meeting needs defined as durable or discretionary.

04 Presentation (Workshop)

The first draft Profiles output is reviewed with the prospective client. Modifications and corrections are made where needed. At a high level, we may have the first discussion of alternative platforms that may be utilized. We establish a date and time for having a third Profiles final presentation meeting.

05 Presentation (Final)

We begin the meeting with a review of stated objectives and any considerations from the previous workshop meeting. We then review the final, bound copy of the Profiles output. Included with the planning output will be a range of recommendations for implementation for each planning objective. We establish a date and time for having a fourth implementation meeting.

06 Implementation

This can occur at either the final presentation meeting, or as a fourth, stand alone meeting. Generally, we've spent a great deal of time in the final presentation meeting, covering Morningstar models, income calculators, ledgers and brochure pieces of information, that it leaves little time to actually move forward at that meeting. Prior to the implementation meeting, I'll have my staff input the client's information into UAO and or e-apply for the benefit of having electronically eligible applications ready for the client's signature, while we're there in the office.

Client Onboarding and Experience Methodology

07 Service Model (Delivery meeting, first review)

We meet to deliver any hard copies of policies. We review the profiles recommendations again, and the factors that were evaluated prior to giving rise to the accounts. We then review the declarations pages of any policies, and/or review holdings of managed accounts. My staff then takes the client into another office for the establishment of credentials for website points of access.

08 Service Model (Second SM meeting, one quarter later)

We begin with a review of the Profiles recommendations, and the factors that were evaluated prior to giving rise to the accounts. We log into the website portals, and I help them navigate the fields. We review statements and make sure that mail is being received. We review Albridge performance statements, and updated Morningstar models. We address any questions or needs of clarity. Lastly, we ask if they may know of anyone else within their centers of influence that may benefit from working with us.

09 Service Model (Third SM meeting, two quarters later)

We begin with a review of the Profiles recommendations, and the factors that were evaluated prior to giving rise to the accounts. We review Albridge performance statements, and updated Morningstar models. We address any questions or needs of clarity. Lastly, we ask if they may know of anyone else within their centers of influence that may benefit from working with us.

10 Service Model (Fourth SM meeting, three quarters later)

We begin with a review of the Profiles recommendations, and the factors that were evaluated prior to giving rise to the accounts. We review Albridge performance statements, and updated Morningstar models. We address any questions or needs of clarity. Lastly, we ask if they may know of anyone else within their centers of influence that may benefit from working with us.

11 Service Model – Year 2 (Fifth SM meeting, one year later)

We have a complete annual review of the Profiles output, recognize any variance between plan and results, and create a plan to address that variance if needed. We review Albridge performance statements, and updated Morningstar models. We address any questions or needs of clarity.

12 Service Model – Year 2 (Sixth SM meeting, 18 months later)

We have a semi-annual review of the Profiles output, review Albridge performance statements, and updated Morningstar models. We address any questions or needs of clarity.

Pre-Meeting Document Checklist

- Most Current 401(k) / 403(b) / other qualified plan statement
- Most current estimate of Social Security retirement income (ssa.gov)
- Most current statement from traditional IRA or Roth IRA
- Most current pension estimate as of an assumed date of retirement
- Most current checking / savings / certificate of deposit statements
- Most current non qualified brokerage statements
- Most current life insurance quarterly or annual statement (with declarations page if possible)
- Most current individual disability quarterly or annual statement (with declarations page if possible)
- Most current individual long term care quarterly or annual statement (with declarations page)
- Most current 529 college savings plan statement (if applicable)
- Most current employer benefits summary information (health, life, vision, dental, FSA, HSA)
- Most current paystub
- Copy of previous year's tax return
- Copy of Last Will and Testament / Living Will
- Copies of any Powers of Attorney
- Copy of budget with monthly, quarterly, or annual expenditures (if maintained)
- Copy of drivers license (front and back)
- Social Security Card



Keystone Financial Group

8178 Gadsden Highway

Suite 104

Trussville, AL 35173

Needed For Brokerage Application

(For All Beneficial Owners)

Full Legal Name: _____

Date of Birth: ___/___/___ Social Security Number: ___-___-___

Marital Status: _____ Number of Dependents: _____

Drivers License Number: _____

Drivers License Issue Date: ___/___/___ Drivers License Expiration Date: ___/___/___

Drivers License Issue State: _____

Annual Income: _____ Liquid Net Worth: _____

Total Net Worth: _____

Legal Address: _____

Mailing Address (if different): _____

Telephone Number: (____) _____ Email Address: _____

Value of Assets Held Away: (general securities, mutual funds, savings, retirement): _____

Employer: _____

Employer Address: _____

Occupation: _____

Beneficiary Full Legal Name: _____

Beneficiary Date of Birth: ___/___/___ and Social Security Number: ___-___-___

Relationship of Beneficiary to Account Owner: _____

Business: (205) 655-7526 "PLAN"

Toll Free: (800) 894-0065

Facsimile: (205) 655-3542 "DJIA"

David R. Guttery is an Investment Advisory Representative. Securities and investment advisory services are offered solely through Ameritas Investment Corp. (AIC), member FINRA/SIPC. Additional products and services may be available through David R. Guttery or Keystone Financial Group that are not offered through AIC.

In order to assess your current risk tolerance in relation to your asset allocation strategy, you will need to complete this data collection form and the **Personal Client Data** form.

Risk Tolerance

1. Inflation, the rise in prices over time, can erode your investment return. Long-term investors should be aware that, if portfolio returns are less than the inflation rate, their ability to purchase goods and services in the future might actually decline. However, portfolios with long-term returns that significantly exceed inflation are associated with a higher degree of risk.

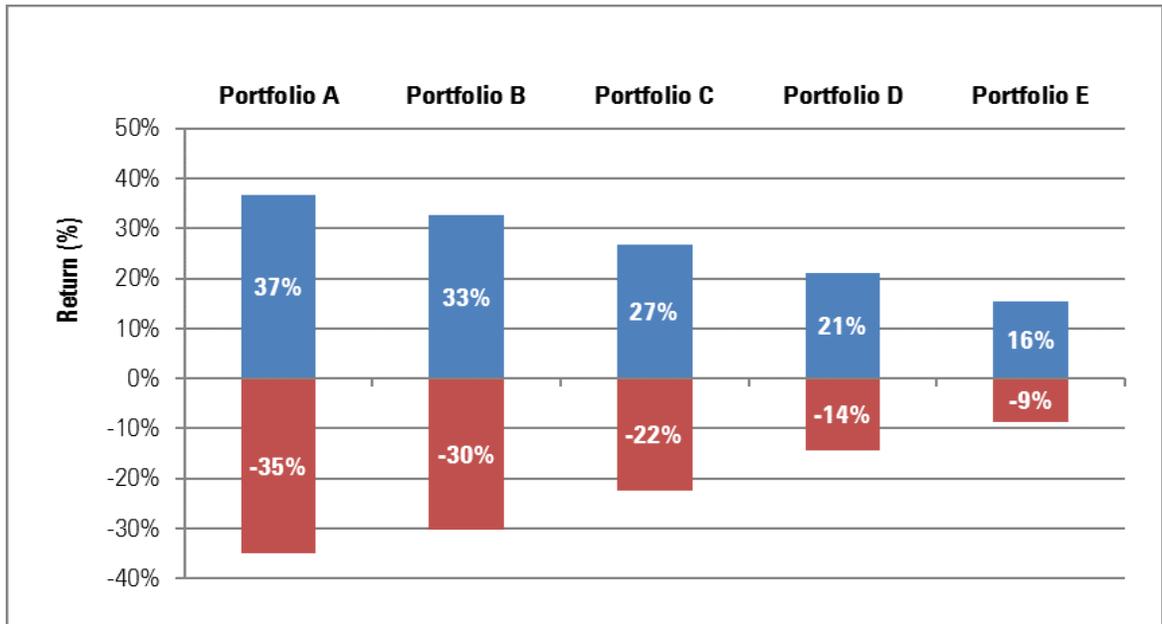
Which of the following choices best reflects your attitude toward inflation and risk?

- a. My main goal is to avoid loss, even though I may only keep pace with inflation.
 - b. My main goal is to earn slightly more than inflation, while taking on a low level of risk.
 - c. My main goal is to increase my portfolio's value. Therefore, I am willing to accept short-term losses, but I am not comfortable with extreme performance shifts that may be experienced in the most aggressive investment options.
 - d. My main goal is to maximize my portfolio value, and I am willing to take on more extreme levels of risk and performance shifts in my portfolio to do so.
2. The table below presents a hypothetical worst case loss, expected gain, and best case gain of five sample portfolios over a one-year period with an initial \$100,000 investment. Which portfolio would you prefer to hold?

	Hypothetical Best Case (\$)	Expected Gain (\$)	Hypothetical Worst Case (\$)
a. Portfolio 1	115,500	104,400	91,300
b. Portfolio 2	121,000	105,200	85,600
c. Portfolio 3	126,900	106,100	77,500
d. Portfolio 4	132,600	107,000	69,700
e. Portfolio 5	136,800	107,600	65,000

3. Investing involves a trade-off between risk and return. Historically, investors who have received high long-term average returns have experienced greater fluctuations in the value of their portfolio and more frequent short-term losses than investors in more conservative investments have. Considering the above, which statement best describes your investment goals?
 - a. **Protect the value of my account.** In order to minimize the chance for loss, I am willing to accept the lower long-term returns provided by conservative investments.
 - b. **Keep risk to a minimum** while trying to achieve slightly higher returns than the returns provided by investments that are more conservative.
 - c. **Focus more on the long-term investment returns.** Long-Term growth is equally as important as managing portfolio risk.
 - d. **Maximize long-term investment returns.** I am willing to accept large and sometimes dramatic short-term fluctuations in the value of my investments.
4. Historically, markets have experienced downturns, both short-term and prolonged, followed by market recoveries. Suppose you owned a well-diversified portfolio that fell by 20% (i.e. \$1,000 initial investment would now be worth \$800) over a short period, consistent with the overall market. Assuming you still have 10 years until you begin withdrawals, how would you react?
 - a. I would **not** change my portfolio.
 - b. I would **wait at least one year** before changing to options that are more conservative.
 - c. I would **wait at least three months** before changing to options that are more conservative.
 - d. I would **immediately** change to options that are more conservative.

5. The following graph shows the hypothetical best and worst results of five sample portfolios over a **one-year** holding period. The best potential and worst potential gains and losses are presented. Note that the portfolio with the highest upside also has the largest downside.



Which of these portfolios would you prefer to hold?

- a. Portfolio A
 - b. Portfolio B
 - c. Portfolio C
 - d. Portfolio D
 - e. Portfolio E
6. I am comfortable with investments that may frequently experience large declines in value if there is a potential for higher returns. What is your view regarding this statement?
- a. Strongly disagree
 - b. Disagree
 - c. Somewhat agree
 - d. Agree
 - e. Strongly agree

For Discussion	
What is your experience and overall knowledge of investments?	

Declaration

I declare that I have reviewed the information collected in this questionnaire and that the investment data is correct to the best of my knowledge.

Client A Printed Name	Signature	Date
Client B Printed Name	Signature	Date