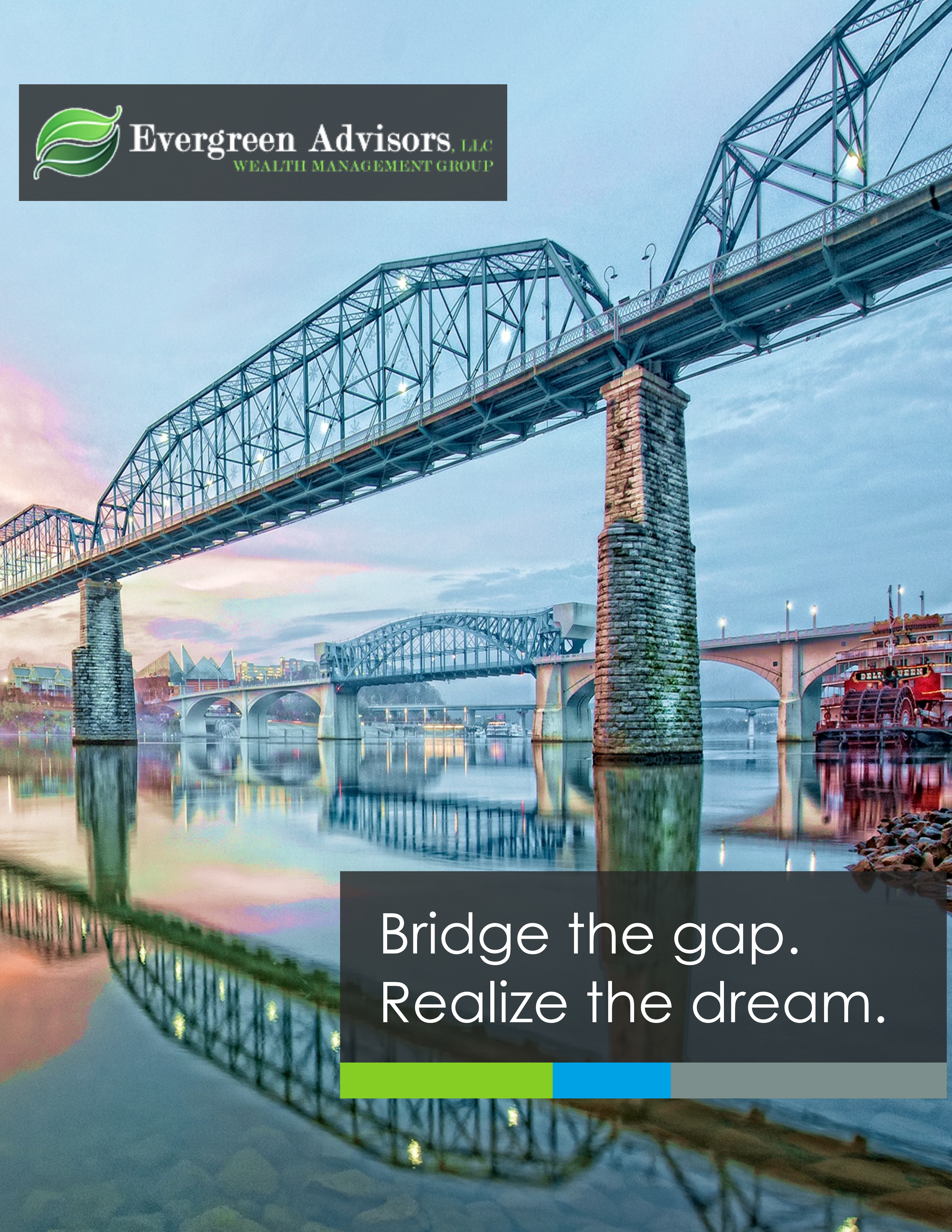
Evergreen Advisors, LLC
WEALTH MANAGEMENT GROUP



Bridge the gap. Realize the dream.

The revitalized Chattanooga riverfront has benefited from years of planning by local visionaries and a focus on bridging gaps and achieving goals

The picture you see above is that of a wonderful town and place we call home. This new and revitalized Chattanooga did not come about by accident. Vision, hard work, and time made this a reality.

We at Evergreen think that the financial planning process is no different. Good wealth management should make you feel more confident. You should also see the results. Our team looks at your goals, needs, and priorities to determine the right individualized strategy for guiding your financial future.

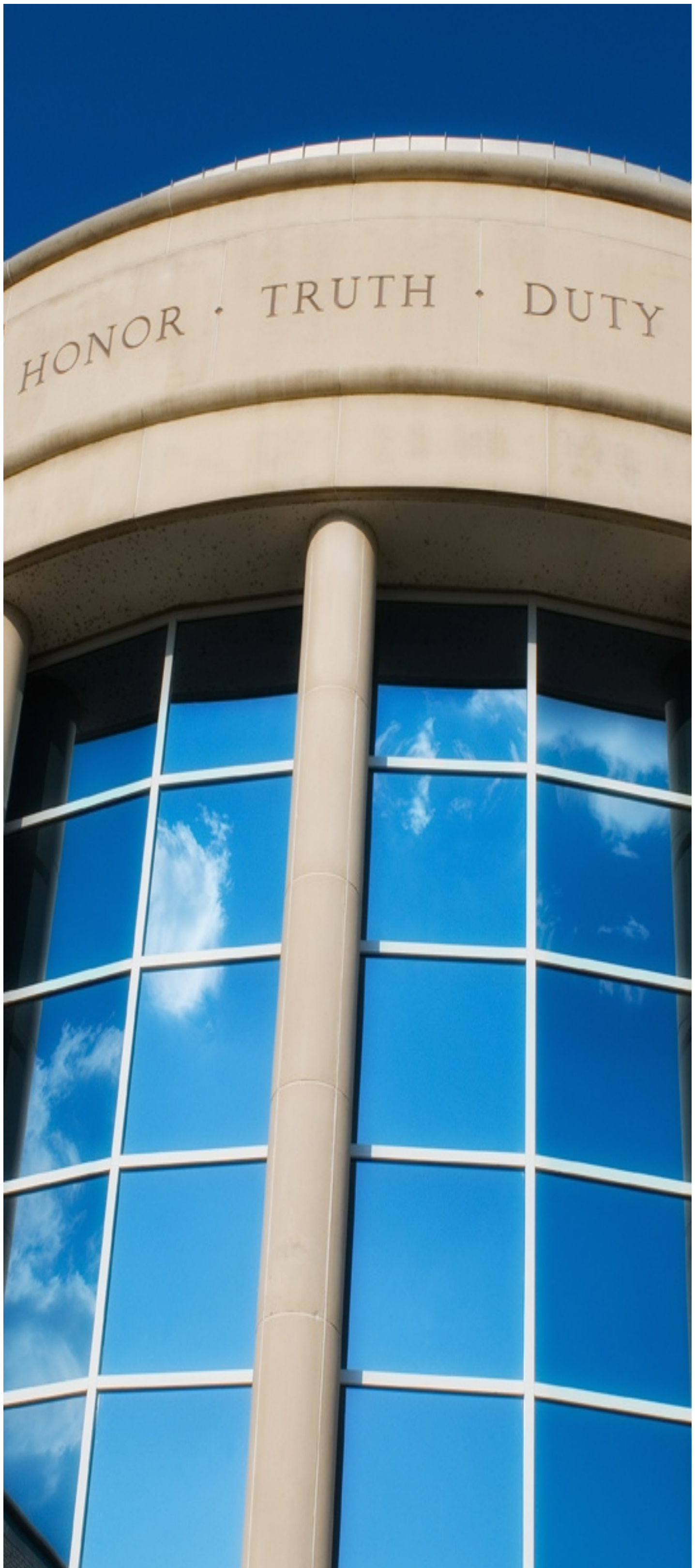
If you have too many financial concerns, issues, or priorities to address by yourself, then it may be time for this kind of financial care. Since your finances cannot manage themselves, your economic future deserves a vigilant, ongoing, managed approach. It is too important to leave to chance.

Evergreen Advisors is an independent advisory firm. We are fiduciaries. This means we are legally bound to put our clients' interests first – a standard we're proud to meet.

We are fee-only advisors who are passionate about helping our clients achieve their financial goals. No brokers. No commissions. Just sound advice with your best interests at heart.

Our company roots go back to the early 90's, when founder Jim Place first decided to serve financial planning clients independently. Over the years, Evergreen has developed into an advisory firm known for its time-tested experience and twenty-first century expertise. **We're big thinkers, yet small enough to remain fiercely committed to what's best for our clients.**

If you are looking for a financial advisor, you will want to understand and be comfortable with our approach to the planning process and our investment philosophy. This brochure will cover some of the basics. Please get in touch with us if you'd like to know more.



What We Believe

Evergreen Advisors was founded on a belief that every client has the right to be served with honesty, respect, and integrity.

Evergreen Advisors has the experience and skill to help you become better prepared and feel more secure about the future. As in all relationships, it all starts with trust.

How We Work with Clients
Evergreen Advisors was founded on a belief that every client has the right to be served with honesty, respect, and integrity. Once we begin a relationship with you, we try to develop a partnership of trust that will endure for the long-term.

Questions are welcome.
Whether face-to-face, on the phone, or via email, feel free to ask us questions, share your concerns, or explore alternative scenarios. We will get together with you regularly to discuss how your portfolio is doing and any changes that may be needed. In between meetings, you can review your holdings and monitor performance anytime through our online Client Center.

We believe educated clients make educated decisions.
Unlike financial firms that seem happy to keep their clients in the dark about investing, we sift through articles, books, and blogs to bring you the best ideas on our daily radio show and Recommended Reading list.

We believe in honesty, respect, and integrity.
At Evergreen Advisors, we want to help our clients and co-workers realize their personal dreams and recognize the opportunities that await them. By doing so, we hope to enable them to live more meaningful lives and make a greater difference in the world.

Three values are especially important to us:

Client Focus. Clients are the center of our professional world. They hire and pay us, and they deserve our best. Whenever we talk to, meet with, or think about our clients, it must be in the context of how we can better serve them.

Teamwork. The responsibility of the client relationship is not an individual effort; it is shared by all. We work in collaboration to achieve success with every client we are fortunate enough to serve.

Respect. We recognize our clients' values as individuals. We respect their time and beliefs, and promote their desire to lead healthy, fulfilling lives.

What matters most to you? You have priorities, and you know what you care for most in life. Let Evergreen Advisors help you achieve your life goals, whatever they may be.

Balancing Today's Expenses & Future Goals

Is there a goal you have yet to accomplish? Or do you have multiple goals and are struggling to prioritize them or calculate the proper funding amount? Taking a holistic view of your financial picture, Evergreen Advisors can deliver insights and solutions to help you work toward accomplishing more of your life goals.

Caring for Your Family

Do you want to be ready to support your family at important milestones? Whether you want to fund a child's education or take care of an aging parent, we can help you manage your wealth so you can feel as prepared as possible for what may come.

Preparing for Retirement

Will you have enough to live the retirement life you want? What will you do differently when you have more free time? Would you answer differently if you had more money? Let us work with you to examine your retirement planning options and prepare you for your post-career life.

Pursuing My Dreams

What dreams do you have that you're concerned you may not realize? With the right help, you can pursue the life you always wanted. We can help you structure your portfolio so it's designed to get both your short-term and long-term goals on track, so you can stay focused on pursuing your dreams.

Estate Planning & Philanthropy

What kind of legacy do you want to leave for your family? By allocating funds wisely and employing tax advantaged financial tools, you and the Evergreen Advisors team can work together toward providing wealth for future generations and lifeblood for the causes that matter most to you.

Plan for tomorrow… Enjoy life today.

Many people, particularly those near or in retirement, are concerned about having saved enough to retire or are afraid they're going to run out of money but don't know what can be done about it.

Will you be okay? How do you know? When times feel tumultuous, everyone feels the need to take action. But what is the best action? This is often where people will start to search for a plan or do research to learn more.

The problem frequently faced here is not a due to a lack of information, rather that is part of the problem. Many of us are overwhelmed with constant inputs. It's hard to know what's important and will have lasting outcomes. It's hard to see the long term. You can't make good long-term decisions on short-term information.

What you may need is someone you trust to help you develop a plan so you may gain confidence in your financial future. This is the core of what we do. At Evergreen Advisors, our job and passion is to help our clients enjoy their lives more by helping them plan better and invest smarter. Doing our job today is both more challenging and rewarding than it has ever been.

We have found when you are confused, concerned, or discouraged the best thing is to have a solid plan in place. This process is called Retirement Lifestyle Planning.

Retirement Lifestyle Planning will help you clearly identify retirement goals and determine how to improve your chances of attaining them. For many clients, a Retirement Lifestyle Plan can help them feel better today, restore confidence in the future, and assist in making clear and confident ongoing financial decisions.

Creating your own Retirement Lifestyle Plan can be done in six easy steps and will only take a couple hours of your time.

Six Easy Steps to your Retirement Lifestyle Plan

1. Identify all your unique goals and determine the importance of each.

2. Identify the resources that will help you fund your goals.
    - Income Sources
    - Investment Assets
    - Savings
    - Other Assets

3. Determine the balance of risk and return that is right for you.

4. Create your personal Retirement Lifestyle Plan.

5. Review and discuss your plan results
    - See how you are doing
    - Determine how to get in your confidence zone

6. Implement your action items.

Plan Long-Term
The true power of your Retirement Lifestyle Plan doesn't come from doing it once and forgetting it. Planning is a continuous process. Your plan should be reviewed and updated on a periodic basis, and more often, if you have significant changes in your goals or financial situation. Updating your plan regularly is the only way to put current events in perspective, decide what changes are appropriate, and strengthen your confidence in the future.

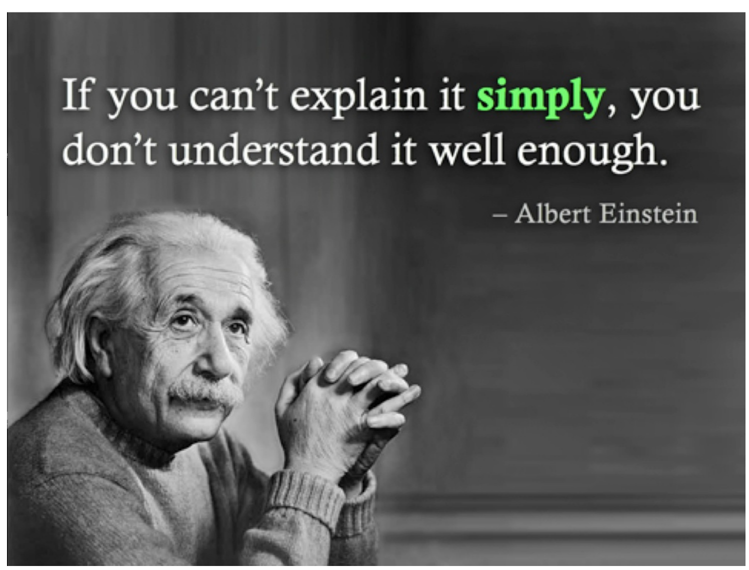
Investment Philosophy

Don't let turbulent markets put the brakes on your life goals. Navigating life's complex twists and turns can be tough. Let us help simplify and uncomplicate your financial life.

Our investment philosophy is simple.
Some financial advisors have complex, highly technical investment philosophies. Ours is simple: we believe in developing broadly diversified portfolios at a prudent cost, appropriately tailored to your individual risk and return preferences, time horizon, and goals.

You and your risk/return preference are an important part of the equation. Appropriately, we take the time to learn who you are and what makes you tick. Of course, we'll ask about your savings, your income, and your obligations. We'll also ask what you expect – and want – the future to hold. Do you plan to help pay for a child's or grandchild's wedding, first house, or college education? How many trips a year would you like to take when you're retired? How soon will you need to replace your car? Any of these can affect your investment allocation.

Then, since much of the difference in portfolio performance results from the top-level allocation of the assets invested, we'll select an asset allocation strategy for you that carefully balances risk and reward. This strategy may be adjusted over time to adapt to economic or market conditions, while keeping in mind what you want to accomplish. Since your own situation may also change, we'll get together with you regularly and update your plan as needed.



We are committed to helping you become better informed and more knowledgeable, not just about your own portfolio but about finance trends and ideas - as well current local and global events that may affect you.

At Evergreen Advisors we strongly believe that knowledge is power. The better informed you are, the more solid and confident your decision-making can be. The better informed you are, the more value you can add to this process. That's why we'll help keep you posted on financial viewpoints, ideas, and updates through our recommended reading and daily radio show, Let's Talk Money.

Let's Talk Money is one of the core ways in which we educate clients and the community about financial topics. Every business day from 12 noon to 1 p.m., we invite clients and friends around the country to join us. Why not listen in? Better yet, call in! We'd like to hear from you.

The goal of the show is to help develop the set of skills and knowledge that allow an individual to make informed and effective decisions through their understanding of finances. We may explore current events or dig into a specific topic to achieve this. If there is a particular topic you'd like us to cover in an upcoming show, let us know.

At Evergreen Advisors, you're not just a client. You are a partner in success.

If you like what you have read, we encourage you to take the next step and make an appointment for an initial consultation. These meetings are always free and can be helpful in further getting to know us, but much of the focus will be on getting to know you and uncovering your financial needs.

We want to be your partner in working toward financial success. We hope it is something you can feel from the moment you walk through the door and for many years to come.

Let's Talk Money is one of the ways we stay connected with clients between financial checkups.

Evergreen Advisors

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