FOUNTAIN
INSIGHTS

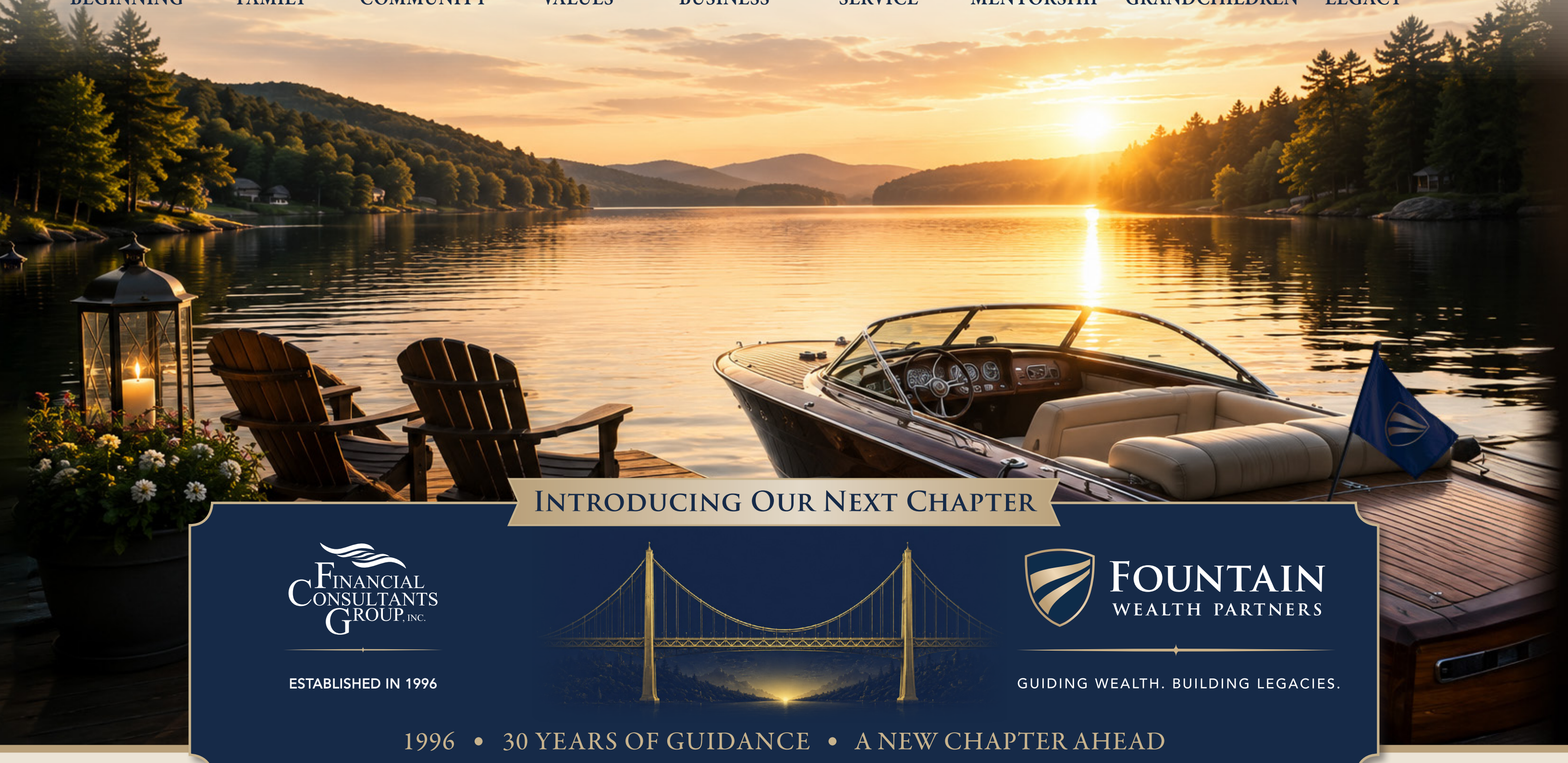
YOUR GOALS.
OUR GUIDANCE.
YOUR LEGACY.

AUGUST 2026

THE MEASURE OF A LIFE

Beyond Wealth, Toward Legacy

> *"The most valuable things we leave behind are often not financial. They are our values, our faith, our example, and the relationships we build along the way."*
>
> –David L. Fountain, CFP®



INTRODUCING OUR NEXT CHAPTER

FINANCIAL CONSULTANTS GROUP, INC.

ESTABLISHED IN 1996

FOUNTAIN WEALTH PARTNERS

GUIDING WEALTH. BUILDING LEGACIES.

1996 • 30 YEARS OF GUIDANCE • A NEW CHAPTER AHEAD

LEGACY PLANNING
Plan today. Empower tomorrow.

FAMILY CONVERSATIONS
Stronger conversations. Stronger families.

INVESTING FOR LIFE
Thoughtful investing. Lasting impact.

GIVING BACK
Live generously. Make a difference.

WISDOM FOR GENERATIONS
Values endure. Legacies live on.

CELEBRATING 30 YEARS OF GUIDANCE

Building Legacies for Generations to Come

What Matters Most

Clients often know me as a financial advisor, but I thought I would share a little about the people and experiences that shaped my life and the values that continue to guide me today.

I was fortunate to be raised in South Florida by two remarkable parents, Don and Lynn, alongside my two older brothers, Don and Dan. Ours was a loving home where faith, integrity, hard work, and personal responsibility were not simply discussed—they were lived every day.

My parents led by example. We learned to keep our commitments, solve problems, help others, and take responsibility for our actions. My father taught us how to work through challenges and figure things out when the answer wasn't obvious. My mother provided a warm, stable home that brought our family together. Looking back, I realize what a gift that upbringing truly was.

My grandparents reinforced those same values. My grandmother taught me perseverance, while my grandfather, a business owner, taught me that success means very little if it isn't used to serve others. Those lessons became the foundation for everything that followed.

My brothers have also been lifelong influences. Though our paths have been different, I have learned from their strengths, experiences, and perspectives. The older I get, the more grateful I become for their friendship, encouragement, and wisdom.

During my teenage years, I was involved in a serious automobile accident that took the life of a close friend. I suffered significant injuries and spent time in a coma before beginning a long recovery. That experience changed my perspective forever. It taught me that life is fragile, tomorrow is never guaranteed, and the people we love matter most.

Those lessons have continued throughout my life.

Several years ago, I met Kim, who has become my best friend and partner. Not long after we began dating, she faced a rare form of cancer that required multiple surgeries and chemotherapy. Through incredible courage, faith, and determination, she fought her way into remission.

More recently, she has once again demonstrated that same resilience while recovering from a serious automobile accident. Walking beside someone you love through life's challenges reminds you how quickly circumstances can change and how important it is to cherish every season we are given.

I have also been blessed by my daughters, Ashley and Megan. Watching them grow into strong, compassionate, and accomplished women has been one of life's greatest gifts. Through their own challenges and successes, they have inspired me with their resilience, character, and determination. They have not only made me proud but have also been a source of strength and encouragement when I needed it most.

Watching my parents, grandparents, daughters, and now many of our clients become parents and grandparents themselves has reinforced an important lesson: the most valuable things we leave behind are often not financial. They are our values, our faith, our example, and the relationships we build along the way.

> *"The most valuable things we leave behind are often not financial. They are our values, our faith, our example, and the relationships we build along the way."*

Over the years, I have come to appreciate that every family is writing its own legacy story. Some are building businesses. Some are creating opportunities for future generations. Others are investing in their communities, supporting causes they care about, or simply striving to pass along values that will endure long after they are gone. While every story is different, the desire to leave something meaningful behind is something we all share.

These experiences shaped both my life and my career.

Early in my career, I discovered I was far more interested in helping people make informed decisions than selling financial products. I pursued my Certified Financial Planner™ designation and built my career around comprehensive planning, objective advice, and always putting clients' interests first.

More than 30 years later, that belief remains unchanged.

I have had the privilege of helping families retire with confidence, navigate difficult transitions, care for aging parents, support children and grandchildren, and create meaningful legacies. Those experiences have reinforced something I deeply believe:

Take care of your corner.

We may not be able to solve every problem in the world, but each of us has the opportunity to make a meaningful difference in the lives of our family, friends, neighbors, and community.

In the end, I believe that is the true measure of a life.

Thank you for allowing us to be part of your journey. It is a responsibility and privilege that I never take for granted.

Financial planning is not primarily about money. It is about people.

Wealth matters. Financial success can create opportunity, independence, security, and peace of mind. It can help families care for one another, support meaningful causes, and create opportunities for future generations. But wealth is most meaningful when it supports the people, values, and legacy that matter most.

That belief extends beyond the clients we serve. Over the years, I have been fortunate to work alongside an exceptional team of professionals who share the same commitment to service, integrity, and putting others first. Their dedication, compassion, and expertise make it possible for us to care for clients in a meaningful way every day.

Our clients have also shaped me in ways they may never fully realize. They have trusted us during some of life's most important moments—celebrating successes, navigating setbacks, and making decisions that affect the people they love most. Their stories, resilience, and confidence in us have reinforced why this work matters.

When I reflect on my life and career, I realize how much I owe to the people who helped shape me—my parents, brothers, grandparents, mentors, friends, colleagues, clients, loved ones, Kim, Ashley, and Megan. They taught me that our greatest purpose is not found solely in what we accumulate, but in how we serve others.

Every family has a legacy to build. The question is whether we are intentional about creating it.

Warm regards,

David L. Fountain, CFP®
President
Financial Consultants Group
Future Home of Fountain Wealth Partners

FOUNTAIN
WEALTH PARTNERS

The Cathy Family:
Building a Legacy That Outlives Success

When people think of Chick-fil-A, they often think of great food, exceptional service, and the familiar phrase, "My Pleasure."

What many may not realize is that behind one of America's most admired companies is a family whose story offers valuable lessons about leadership, stewardship, and legacy.

S. Truett Cathy, Founder
The Dwarf Grill, 1946

In 1946, S. Truett Cathy and his brother opened a small restaurant near Atlanta. Like many entrepreneurs, Truett started with little more than determination, a strong work ethic, and a desire to serve people well.

Over the decades, that small restaurant would grow into Chick-fil-A, one of the most successful privately held businesses in America.

Yet what makes the Cathy family story remarkable is not simply the wealth they created.

It is the legacy they built.

Throughout his life, Truett Cathy believed that business success carried responsibility. He often spoke about serving others, investing in people, and using resources wisely. He viewed leadership not as ownership, but as stewardship—the idea that we are entrusted with opportunities, relationships, and resources that should be managed carefully and passed on responsibly.

As Chick-fil-A grew, the family remained focused on preserving the values that had guided the company from the beginning.

Today, leadership has successfully transitioned across generations while maintaining the culture and principles that made the company successful in the first place.

That may be one of the most impressive accomplishments of all.

Creating wealth is difficult.

Transferring it wisely can be even harder.

Many families spend decades building businesses, accumulating assets, and creating financial security. Yet history shows that financial success alone does not guarantee a lasting legacy. Businesses can be sold. Wealth can be spent. Opportunities can be missed.

What endures are the values, relationships, and sense of purpose that are intentionally passed from one generation to the next.

The Cathy family understood that true success is about more than building a company.

It is about building people.

It is about creating a culture where future generations understand not only what they have inherited, but why it was built in the first place.

> *We are a family-owned business, and we always will be. Our purpose is to glorify God by being a faithful steward of all that is entrusted to us.*
>
> – S.TRUETT CATHY

LESSONS FOR OUR OWN LEGACY

DEFINE YOUR PURPOSE
Clarity of purpose guides decisions today and for generations to come.

INVEST IN PEOPLE
The greatest legacy is often measured by the lives we influence and develop.

PRESERVE VALUES
Strong values are the foundation that helps a legacy endure.

THINK GENERATIONS AHEAD
Thoughtful planning ensures opportunity, responsibility, and purpose are passed forward.

MAKE AN IMPACT
True success is measured by the positive difference we leave in the world and in the hearts of others.

WHAT AM I ULTIMATELY BUILDING THIS FOR?
For many families approaching retirement or experiencing significant financial success, this becomes one of life's most important questions.

A LETTER TO OUR CLIENTS AND FRIENDS

Prepared, Not Predicted

Navigating Debt, AI Enthusiasm, and Market Concentration in an Uncertain World

By David Fountain, CFP®

Over the past year, I have been asked the same question many times: **"David, what do you think happens next?"**

It's a fair question.

The stock market continues to reach new highs. Artificial Intelligence has become the dominant investment theme. Private companies like SpaceX capture investor imagination. At the same time, federal debt continues to rise, government deficits remain substantial, and a surprisingly small group of companies are driving a large portion of market returns.

For investors, it can feel like we're standing between incredible opportunity and growing uncertainty.

The reality is that both may be true.

My goal in this letter is simple: to help you understand the risks I'm watching, the opportunities I see, and how we are positioning portfolios for what comes next.

A Debt Problem We Can No Longer Ignore

The United States has accumulated debt at a pace that would have been difficult to imagine just a decade ago.

Today, federal debt exceeds the size of our annual economy and interest payments on that debt have become one of the fastest-growing expenses in the federal budget.

Does this mean a crisis is imminent?

No.

The United States remains the world's largest economy, and markets have a long history of adapting to challenges.

However, debt matters.

Higher debt levels can influence future taxes, government spending priorities, inflation, and interest rates. While no one knows exactly when these pressures may become more significant, investors should understand that the environment ahead may not look exactly like the environment we've enjoyed over the past decade.

> *As planners, we believe acknowledging risks is simply part of responsible investing.*
>
> *Ignoring them is not.*

The Market's Strength Has Become Increasingly Concentrated

One of the most overlooked risks today isn't necessarily the market itself.

It's where the returns are coming from.

A relatively small group of companies—many associated with technology and Artificial Intelligence—has generated a substantial share of the market's gains. In fact, the largest ten companies now represent roughly 40% of the S&P 500's market value. These are exceptional businesses.

Many may continue to thrive.

But history teaches us an important lesson:

Even great companies can become expensive investments when expectations become unrealistic.

We've seen similar periods before:

- The Nifty Fifty in the 1970s
- Technology stocks in the late 1990s
- Housing-related investments before 2008

Each period was fueled by real innovation and real growth.

The challenge wasn't the companies.

The challenge was the price investors were willing to pay for future success.

Today, we see a similar enthusiasm surrounding AI and the next generation of transformative businesses.

That doesn't mean the story ends badly. It simply means investors should remain disciplined.

WHERE MARKET VALUE – AND PROFITS – COME FROM

As of July 1, 2026

TOP 10 COMPANIES

NVIDIA	Apple	Microsoft	amazon
Alphabet	BROADCOM	TESLA	Meta
micron		Berkshire Hathaway Inc.	

SpaceX and the Next Big Opportunity

One of the most frequent conversations we have with clients today centers around SpaceX.

And honestly, it's easy to understand why.

The company has transformed the aerospace industry, dominates commercial launches, operates the rapidly growing Starlink network, and continues to push technological boundaries.

It may ultimately become one of the most successful businesses of our generation.

But here's the important distinction:

A great company is not always a great investment at every price.

When a highly anticipated company eventually becomes publicly traded, excitement alone can drive valuations to levels that leave plenty of room for disappointment.

We've seen it before.

The strongest long-term investors aren't simply looking for great stories.

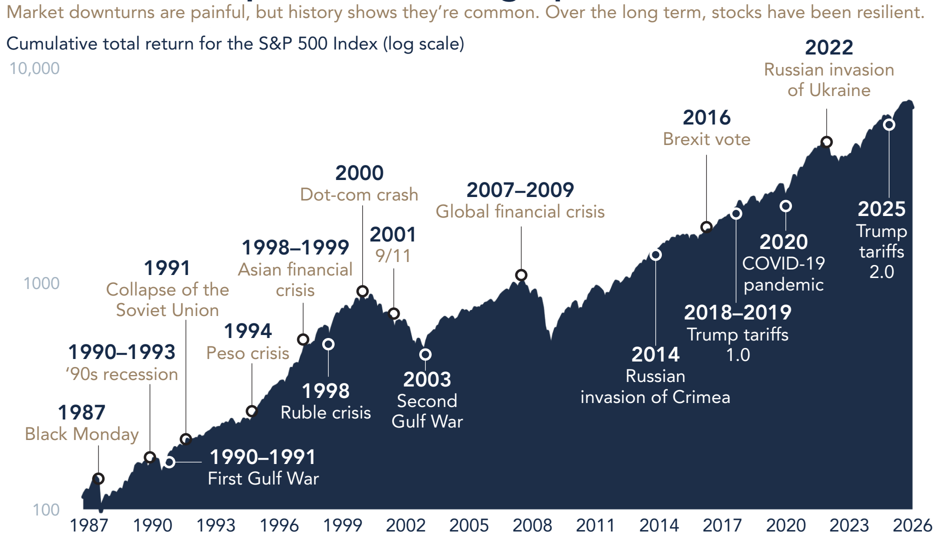
They're looking for great opportunities at reasonable prices.

That's a very different mindset.

Markets have powered through previous crises

Market downturns are painful, but history shows they're common. Over the long term, stocks have been resilient.

Cumulative total return for the S&P 500 Index (log scale)



Sources: Capital Group, Standard & Poor's. As of March 31, 2026. Data is indexed to 100 as of January 1, 1987, based on cumulative total returns for the S&P 500 Index. Shown on a logarithmic scale. Past results are not predictive of results in future periods.

How We Think About Investing

- Maintaining diversified portfolios rather than chasing today's winners.
- Managing concentration risk where appropriate.
- Maintaining fixed-income and cash reserves for stability and flexibility.
- Looking for opportunities in areas of the market that may be overlooked.
- Continuously reviewing tax strategies, retirement income plans, and long-term goals.
- Rebalancing portfolios when emotions and market momentum tempt investors to do otherwise.

Questions Worth Asking

- Is my portfolio overly concentrated?
- Am I taking the right amount of risk?
- Do I have enough liquidity available?
- Am I prepared for a meaningful correction?
- Is my plan aligned with my long-term goals and legacy?

YOUR GOALS.
OUR GUIDANCE.
YOUR LEGACY.

Is Your Estate Plan Really Complete?

Many people believe that once they've signed a will or trust, their estate planning is finished. In reality, that's often just the beginning.

By Jake McTyre

Over the years, I've had the privilege of walking alongside families through retirement, illness, the loss of loved ones, and the transfer of wealth to the next generation. One lesson continues to stand out: the best estate plans aren't measured by the size of an inheritance—they're measured by how smoothly they work when families need them most.

One area that is frequently overlooked is how assets are actually titled. For example, a family may have spent time and money creating a revocable living trust, yet their home or investment accounts were never transferred into the trust. When that happens, some of the very benefits the trust was designed to provide—such as avoiding probate, maintaining privacy, and simplifying the transfer of assets—may be lost.

That doesn't mean every family needs a trust. Estate planning should never be a one-size-fits-all solution. Every family's circumstances are different, and the right strategy depends on your goals, your assets, your family relationships, and your state's laws.

What every family does need is confidence that their plan is coordinated.

A complete estate plan should answer questions like:

- Are your beneficiary designations current?
- Are your investment and bank accounts titled appropriately?
- Does your home align with your overall estate plan?
- Have you updated your powers of attorney and healthcare directives?
- Have you chosen the right people to serve as trustee, executor, or agent?
- Most importantly, does your family know your wishes?

Too often, families discover gaps only after a crisis has occurred. At that point, options become limited, costs increase, and unnecessary stress can be placed on loved ones.

At Fountain Wealth Partners, we believe estate planning is about much more than legal documents. It's about preparing your family, coordinating your financial life, and helping ensure that the values you've spent a lifetime building continue long after you're gone.

One of the most valuable conversations we have with clients isn't about investments at all. It's simply asking:

"If something happened to you tomorrow, would your family know exactly what to do?"

If the answer isn't an immediate "yes," it may be time for a review.

Whether you've recently updated your estate plan or it's been several years, this summer is an excellent opportunity to revisit it with your attorney, CPA, and financial advisor. A few small updates today may save your family significant time, expense, and heartache in the future.

Because the greatest legacy isn't simply what you leave behind—it's how well you've prepared those you love to carry it forward.

"When Was Your Last Estate Plan Review?" with five simple questions:

- ✓ Has it been more than 5 years?
- ✓ Have you moved, purchased, or sold a home?
- ✓ Has there been a marriage, divorce, birth, or death in the family?
- ✓ Have your assets grown significantly?
- ✓ Have you reviewed your beneficiary designations?

If you checked any of these boxes, we'd be happy to coordinate a complimentary Estate & Legacy Review with you and, if appropriate, work alongside your estate-planning attorney and CPA to ensure your plan remains aligned with your goals.

Client Q's of the Quarter

Q *When is the best time to consider a Roth conversion?*

A One of the best opportunities often occurs after retirement but before Required Minimum Distributions begin. During these years, many retirees temporarily find themselves in a lower tax bracket, creating an opportunity to convert portions of a traditional IRA at relatively favorable tax rates. Every situation is unique, and careful planning is essential to avoid unintended tax consequences, but this "window of opportunity" can be one of the most valuable periods for proactive tax planning.

Q *What's the biggest mistake people make with charitable giving?*

A Many people focus on making donations but spend little time planning *how* to give. Timing, the assets used for the gift, and the tax year in which the contribution is made can significantly affect the after-tax cost of giving. Whether through appreciated securities, a Donor-Advised Fund, or Qualified Charitable Distributions in retirement, a thoughtful giving strategy can help maximize the impact of your generosity while reducing taxes.

**Best of Georgia Award Disclosure Statement: The "Best of Georgia" award is published annually by the Georgia Business Journal. All nominees are nominated by readers. The voting period runs from July 1- October 31st. Readers may vote up to once daily during the voting period. The editorial and compliance team will review reader's votes and the businesses. No payment was made to receive this award, and no advertising was required to receive these awards.*

***Best of Forsyth Award Disclosure Statement: The "Best of Forsyth" list is a reader's choice award published annually by The Forsyth County News. Nominees are first nominated by readers and then the nominees are vetted through a third-party firm, Second Street. Voting takes place annually from October 1-31. Readers may vote up to once daily during the voting period. No payment was made, and no advertising was required to receive this award.*

Selling Your Business?

The Right Team Can Save You Taxes And Time

By Josh Fricks, CPA, at Rhodes, Young, Black & Duncan

For many small business owners, selling a business is the single largest financial event of their lives. It's also one of the most tax-sensitive. The difference between a well-planned sale and a rushed one can be hundreds of thousands of dollars, and the planning needs to start long before a buyer ever shows up.

Most people underestimate the degree to which most of the tax savings are won in the years before the sale, not at the closing table. Once a letter of intent is signed, your options narrow quickly. With a couple of years of runway, a good CPA can position the business to keep far more of the proceeds.

A few of the levers to consider:

Entity structure – Whether you're an S-corp, C-corp, or partnership changes how the sale is taxed, regardless of whether the deal is a 'stock sale' or an 'asset sale'.

Stock vs. asset sales – Buyers and sellers usually want opposite things here. Stock sales are generally taxed entirely at capital gain rates to the seller (so, lower taxes), but with the caveat that the buyer generally may not take tax deductions for dollars spent purchasing the company until it's sold again. Asset sales can include some ordinary income, taxed at higher rates to the seller, but also allow the buyer tax deductions. Most deals end up being taxed as asset sales, but this can be a bargaining chip for the seller to fight for a higher price.

Capital gains vs. ordinary income – In an asset sale, how the purchase price is allocated across assets directly affects your tax rate. Thoughtful allocation can shift a meaningful share of the proceeds from ordinary income rates to lower capital gains rates.

Timing – Spreading gain across tax years, using installment sales, or leveraging strategies to 'bunch' charitable donations into the year of sale can all reduce the bite. So can coordinating the sale with retirement and estate plans.

The whole team rowing together – Your CPA, attorney, and financial advisor each see a different piece. When they're talking to each other early, you avoid the expensive surprises that show up when they're brought in late.

When our clients have sold businesses with this kind of planning in place, the common refrain afterward isn't just "we saved on taxes." It's that the process was calmer, cleaner, and free of the last-minute scrambles that cost both money and sleep.

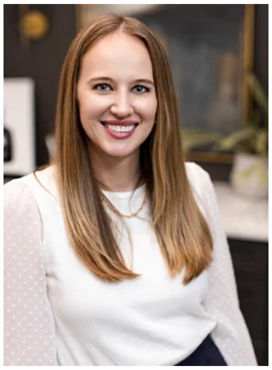
If selling is anywhere on your horizon, even three to five years out, the best move is a conversation now. We're always glad to help you map out the path.

R·Y·B·D
ADVISORS & ACCOUNTANTS

Planning for Blended Families

Intentional Guardrails Can Protect Your Legacy

By Rachel B. Keller, Esq. at Georgia Legacy Law Group



I have been practicing estate planning and probate law for nearly 10 years. In that time, one lesson stands out: a thoughtful estate plan doesn't just transfer assets – it preserves relationships. And for blended families, that means avoiding unintended results when one or both spouses pass.

I once had a case where the husband and wife had been married for many years, but they each had children from prior marriages. The husband held the majority of the assets due to his career in construction. The husband and wife created their Wills at the same time, but the Wills held different terms: the husband's Will left everything to the wife if she survived him, but if not, equally to their three children. The wife's Will left everything to the husband if he survived her, but if not, then to her sons - to the exclusion of his daughter. I bet you know what's coming: the husband died first, leaving about $3,000,000 to the wife. The wife died about a month later, leaving everything to her two sons and nothing to the daughter. I do not believe the husband wanted or expected this result, and if the husband and wife had planned better, this result could have been avoided.

I have many more examples I could share, but I think you get the point that blended families require thoughtful estate planning. Thankfully, there are some strategies that a couple can utilize in their estate plan to avoid a result like the one above - or at least reduce the likelihood of it occurring.

One common strategy is for the first spouse who passes away to fund a marital trust for the surviving spouse. The surviving spouse can use all the income from that trust and as much principal as she needs for her maintenance and support. When the surviving spouse passes, the trust dictates where the remaining assets go, and this is based on what the original spouse chose. So if the husband passes first, he can leave assets for the benefit of his wife, and then at her passing, he can ensure that his children receive the remaining trust assets.

Another concept that can be used, separately or in conjunction with the marital trust, is a "contract to make a will." I describe this to my clients as essentially a postnup for their estate plan. This contract can address one part of the couple's assets or all of their assets. This contract could, for example, state that while the husband will leave an investment account outright to the wife and she can use those assets however she determines appropriate, upon her passing, she agrees to leave the remaining account balance equally to their children.

Sometimes clients prefer simplicity over complexity, and trusts and contracts can feel complex. In those scenarios, clients sometimes choose to leave assets to their spouse and children instead of leaving all assets to the surviving spouse to ensure the children receive a share.

Finally, a prenup can be useful in blended family planning. By executing a prenup, the couple is ensuring that their separate assets remain separate and are not converted into marital property that would be divided in the event of potential divorce. By keeping these assets separate, the couple is ensuring that these assets will remain with their respective children.

When discussing blended family planning, it is also important to consider who should serve as your fiduciary.

When we say fiduciary, we are referring to your executor, trustee, agent under a financial power of attorney, and even your healthcare agent. When you are putting someone in a position of power over your assets, it is important to consider the relationship between that fiduciary and your loved ones who will be receiving those assets at your death. You want to ensure that you do not name someone who may use their power in a way that might change your estate plan. Think of a scenario where a financial agent under a power of attorney has access to two accounts for the benefit of the surviving spouse. One account has the deceased spouse's children as the beneficiaries, and one account has the surviving spouse's children as the beneficiaries. This agent happens to be one of the surviving spouse's children. While we hope that this agent will be fair in how they manage and use those assets, good planning also considers whether there is a way to avoid putting a child with a conflict of interest in such a position. Sometimes, a client will choose to name an independent fiduciary such as a trusted friend or trust company to avoid situations like this.

Although some family circumstances can be complex, I have seen many healthy blended families. That said, good planning sets up guardrails that can be useful, by creating clarity and allowing your legacy to reflect your intentions.

Introducing
Fountain Wealth Partners

Building on a Legacy. Expanding Our Vision.

For three decades, our firm has had the privilege of helping individuals and families pursue their financial goals with confidence.

What began as a financial planning and investment management practice has grown into something much larger. Over the years, we have watched our clients build successful businesses, prepare for retirement, navigate life transitions, care for aging parents, support children and grandchildren, sell companies, create charitable legacies, and transfer wealth to future generations.

As those needs have evolved, so has our vision for the future.

That is why we are excited to introduce our new name:

Fountain Wealth Partners

While our name is changing, the values that have guided our firm from the beginning remain exactly the same: integrity, stewardship, personalized advice, and a commitment to putting our clients first.

The new name reflects who we have become and where we are headed.

The word ***Fountain*** is deeply personal. It represents both our family name and our belief that financial planning should create opportunities that continue to benefit generations to come. A fountain is a source—providing, sustaining, and serving others. In many ways, that mirrors our role as advisors.

The word ***Partners*** is equally important. We do not view our role as simply managing investments. Our goal is to walk alongside clients as trusted partners through every stage of life.

Today's financial decisions rarely exist in isolation. Investment planning, tax strategy, estate planning, charitable giving, business succession, and family legacy planning are increasingly interconnected. The most successful outcomes often occur when these areas work together as part of a coordinated strategy.

As we look to the future, we are expanding our relationships with professionals who share our commitment to serving families at the highest level. Our vision is to continue building a collaborative planning experience that brings together wealth management, tax expertise, and estate planning guidance in a coordinated and client-focused manner.

For many families, this creates the type of comprehensive planning traditionally associated with a family office approach—one that seeks to simplify complexity, improve communication among advisors, and help ensure every decision supports a family's broader goals.

While our services continue to evolve, our mission remains unchanged:

To help our clients pursue their goals, make wise financial decisions, and build a legacy that extends far beyond wealth.

We are grateful for the trust you have placed in us and excited about the future ahead.

**Your Goals. Our Guidance.
Your Legacy.**

David L. Fountain, CFP®
President
Financial Consultants Group
Future Home of Fountain Wealth Partners

FOUNTAIN
WEALTH PARTNERS

GUIDING WEALTH. BUILDING LEGACIES.

FountainWealthPartners.com

Fountain Wealth Partners

Built on Thirty Years of Guidance

A note from Seth Harding, our Vice President and Director of Operations

We appreciate the opportunity to introduce our firm and the thoughtful process we use to analyze your unique financial circumstances. One of the greatest benefits of working with a financial planner is receiving ongoing, personalized guidance from a trusted advisor who understands your goals, values, and long-term objectives. Our planning process is designed to provide clarity, confidence, and a customized roadmap for your financial future. With that in mind, my desire is that everyone we meet knows exactly what to expect when meeting with anyone on our team.

> *"Every client deserves a clear, repeatable process that brings confidence—not confusion."*
>
> *— Seth Harding*

01 *Introduction*

Our planning process begins with a simple **Introduction**, where we get to know one another and discuss your reasons for seeking financial guidance. During this meeting, we learn about your values, goals, and priorities while introducing our services, fiduciary commitment, financial planning process, and fee structure, including advisory, planning, custodial, and ongoing relationship fees. Before our next meeting, you'll spend a little time gathering financial information and completing a financial profile with a spending analysis to help us kickstart your plan.

02 *Exploration*

With this foundation in place, we move to our **Exploration** phase, where we review your financial information in detail to develop a complete understanding of your current financial picture. Accurate and comprehensive information is essential, as it allows us to create realistic projections based on historical data and current financial modeling. Together, we refine your goals, identify planning opportunities and potential risks, and establish priorities. Throughout this process, you'll appreciate knowing your information remains confidential and is only disclosed as required by law or outlined in our Privacy Policy.

03 *Presentation*

Once we have a clear understanding of your financial situation and objectives, we meet for the plan **Presentation**. During this meeting, we deliver your personalized financial plan, illustrating your current financial path alongside recommended strategies designed to help you achieve your objectives. Additionally, we'll present investment recommendations that align with your stated goals and serve as an integral part of your overall financial strategy. While we provide professional guidance and recommendations, every decision remains yours, and we will walk alongside you to implement the strategies you choose.

04 *Implementation*

After your recommendations have been reviewed and approved, we transition to **Implementation**, where your plan is put into action. Together, we execute the strategies you have selected by updating accounts, adjusting investments, coordinating planning priorities, and ensuring each step is carried out efficiently and thoughtfully. Our goal is to provide a seamless transition from planning to implementation while keeping your long-term financial objectives at the center of every decision.

05 *Ongoing Partnership*

Financial planning, however, is not a one-time event—it is an ongoing relationship. Through regular reviews and periodic check-ins, we monitor your progress, evaluate investment performance, and update your plan as your life and circumstances change. We also assist with estate planning coordination, helping you prepare for the creation of the appropriate legal documents and ensuring your overall financial strategy remains aligned with your goals.

At every stage of this process, our commitment remains the same: to help you achieve your retirement and financial goals through objective advice, personalized strategies, and long-term support. Our mission is to serve as your trusted partner throughout every stage of your financial journey.

We're here for you.

Meet the Team

Why Families Choose Fountain Wealth Partners

- Fiduciary advice
- Comprehensive planning
- Investment management
- Tax coordination
- Estate planning collaboration
- Retirement income strategies
- Family legacy planning
- Ongoing relationship

THIRTY YEARS OF EXPERIENCE. ONE SHARED COMMITMENT TO SERVING YOUR FAMILY.

David Fountain, CFP®
"Financial planning is ultimately about giving families confidence – not just accumulating wealth."
President
Senior Wealth Manager

Sandee Fricks, CFP®
"Every great financial plan begins with listening."
Managing Director
Senior Financial Planner

Seth Harding
"Operational excellence allows exceptional client service."
Vice President
Director of Operations

Carolyn Flournoy, CFP®
"Simple, understandable advice creates better decisions."
Senior Financial Planner
Wealth Manager

Joey Hampton, CFP®
"Education empowers confidence."
Financial Planner
Associate Wealth Manager

Jake McTyre
"The little details often make the biggest difference."
Client Experience Manager
Associate Wealth Manager

Carson Greene
"Relationships are built one conversation at a time."
Relationship Manager

Kimberly Fountain, MBA
"Meaningful relationships are at the heart of everything we do."
Business Development

Darcy Searl
"Trust is earned over years, one family at a time."
Emeritus Planner

Seth Harding

As Director of Operations, Seth Harding leads the systems, processes, and client experience that help Fountain Wealth Partners deliver the exceptional service our clients have come to expect. With more than 18 years of industry experience, Seth is passionate about building efficient infrastructure that allows our advisors to spend more time where it matters most—serving clients.

Known for his thoughtful leadership and commitment to excellence, Seth brings a unique combination of operational expertise and genuine care for people. A graduate of Marshall University, he and his wife, Rebecca, are active in their church and community, reflecting the same values of service and integrity they bring to every aspect of life. Behind every exceptional client experience is a great team—and Seth helps ensure every detail reflects the level of service Fountain Wealth Partners is known for.

See the Q&A below to learn more about Seth!

What is your favorite part of working in the wealth management industry?

I enjoy interacting with each individual and hearing their real stories, beyond just the numbers. I love the opportunity to make a practical impact on someone's life.

How do you spend your time outside of the office?

Rebecca and I mentor local high school students and are involved with a local nonprofit called Kingdom Exchange. With Kingdom Exchange, we serve our community through trauma counseling and crisis intervention.

You're hosting dinner for your family and friends. What is your favorite dinner to cook?

I'm a simple guy that loves my grill. Any chance I get to grill a New York Strip alongside some crispy roasted potatoes, I'm all in!

"I enjoy interacting with each individual and hearing their real stories, beyond just the numbers. I love the opportunity to make a practical impact on someone's life."

SETH AT A GLANCE

- Director of Operations
- Industry experience: 18 years
- Education: Marshall University
- Community involvement: Kingdom Exchange
- Favorite meal: New York Strip and crispy roasted potatoes

GUIDING WEALTH.
BUILDING LEGACIES.

The Sandwich Generation:

Navigating Multiple Transitions Simultaneously

By Carolyn Flournoy, CFP®

Imagine raising a family – juggling the demands of work and parenting – and suddenly you discover that your own parents now need extra care and assistance. Maybe within the family there are multiple sets of parents that are starting to need your help. There's so much to do. So many responsibilities. What do you prioritize?

Many of us don't have to imagine this scenario; we know what it's like because we're living it. Middle-aged adults are increasingly feeling the pressure of balancing multiple caregiving jobs—raising minor (or young adult) children at home while looking after aging parents, either at home or remotely. They're in the "Sandwich Generation."

That term has been around since the early 1980s, and over the years, it's become a real cultural phenomenon, as more and more people have related to it. Dependent children are on one end of the sandwich, and dependent parents are on the other. Both ends consistently need your attention—sometimes physically, sometimes financially, and oftentimes both. Meanwhile, you're in the middle of the sandwich, trying not to get squeezed too hard, and managing your limited resources as best you can.

Life becomes a tricky balancing act, with many transitions to navigate: helping children become independent; adjusting to an empty nest at home; managing care for elderly parents or other relatives; and planning for retirement that's suddenly not as far away as it once seemed. Many of these transitions require careful financial planning, and all of them require energy and focus. Here's how to maintain a healthy balance in your own life from the middle of the generational sandwich:

Best Practices for the Sandwich Generation

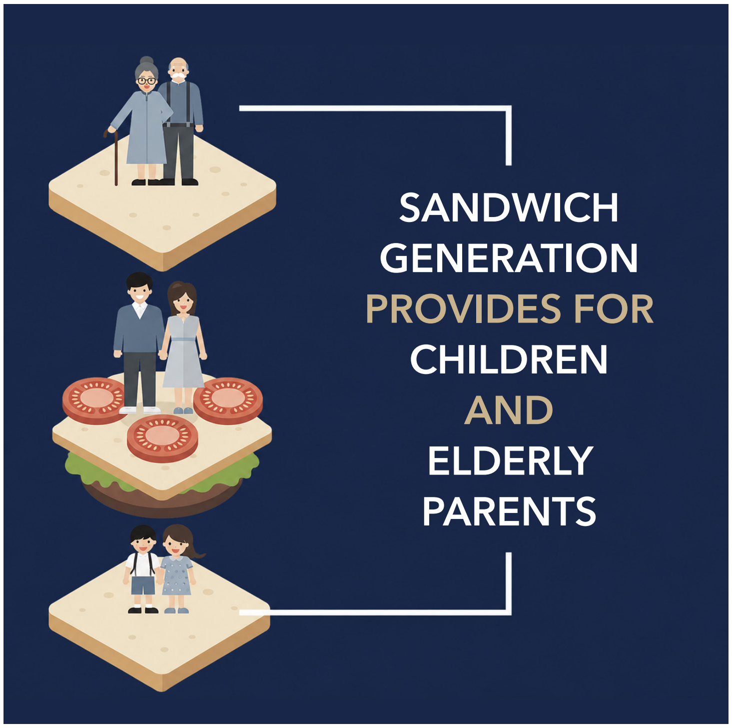
Take time for yourself, too. Caregiving is an honorable activity; it is one of the most important and selfless jobs on the planet. We learn to be caregivers when raising our children. When our own parents suddenly need assistance, it's only natural to want to help them too—because that's what family does, and because our parents spent all those years raising us. Women in particular feel the pressures of dual caregiving responsibilities and often over-exert themselves physically in meeting everyone else's needs. This can lead to burnout, a condition that's not helpful to anybody. It's crucial that you prioritize self-care—so you can remain in good physical, mental, and emotional health. Your loved ones need you to be the best version of yourself.

Set financial boundaries. Staying healthy applies to finances as well; make sure your own emergency fund is in place, and your retirement account is being funded, before giving money to family members who need help making ends meet. Setting boundaries with adult children will teach them about responsibility and encourage them to build good habits. Reviewing your parents' income sources and fixed expenses will show you their true financial needs, so that you can help bridge the gap without draining your own retirement.

Let others help. You don't have to do it alone. There are many people and organizations you can turn to when feeling overwhelmed—think of family members, friends and neighbors, community or religious groups, even professional caregivers. All sorts of great resources are out there. Sometimes just sharing ideas lightens the load. Oftentimes you'll learn new methods and perspectives by trusting others and sharing some responsibilities.

Automate when possible. Life is busy enough without extra caregiving. Especially where finances are concerned, organization and simplification are your friends. If you're in charge of paying your parents' bills, automate as much as possible. Same goes for your own savings and expenses—the more you automate, the less you'll worry about missing deadlines, and the more time you'll free up for other things. And time is precious.

Practice gratitude. It's hard to feel thankful when consumed by stress. Being stuck in a generational sandwich does lead one to be short-sighted. Just remember that, like everything, the situation is temporary. Reframe your thinking. View your position as a privilege rather than a burden. You've always valued service to others, and you've been given this incredible opportunity to serve multiple generations! Embrace it!



Protecting the Retirement You've Built

How Long-Term Care Planning Helps Preserve Your Independence, Your Family, and Your Legacy By Joey Hampton, CFP®

Most people spend decades preparing financially for retirement. They save diligently, invest thoughtfully, and look forward to spending more time with family, traveling, pursuing hobbies, and enjoying the life they've worked so hard to build.

Far fewer spend time preparing for the possibility that one day they—or someone they love—may need long-term care.

Planning for long-term care isn't about expecting the worst. It's about preserving your independence, protecting your family, and helping ensure that life's unexpected turns don't derail the retirement you've spent decades building.

70% **According to the U.S. Department of Health and Human Services, nearly 70% of adults age 65 and older will require some form of long-term care during their lifetime.**

Planning ahead gives families more flexibility, more choices, and greater peace of mind.

Will This Happen to Me?

Imagine a couple retiring with $2 million in savings after decades of disciplined investing.

Their retirement plan provides confidence and flexibility—until one spouse unexpectedly requires several years of long-term care.

Those expenses could significantly affect retirement income and the legacy they hope to leave their children.

Planning ahead doesn't eliminate uncertainty, but it can preserve financial flexibility, provide more care options, and allow families to focus less on financial stress and more on caring for one another.

What Is Long-Term Care?

Long-term care refers to assistance with everyday activities that become difficult due to aging, illness, injury, or cognitive decline. Care may include help with:

- Bathing and dressing
- Meal preparation
- Managing medications
- Transportation
- Mobility
- Memory-related care

Many people assume long-term care means moving into a nursing home. In reality, care is often provided in the comfort of one's own home, assisted living communities, or skilled nursing facilities. For many families, remaining at home for as long as possible is the preferred option—but doing so often requires planning and resources.

A Common Misunderstanding

One of the biggest misconceptions about retirement is that Medicare will cover long-term care expenses.

While Medicare may pay for short-term rehabilitation following an illness or hospital stay, it generally does not cover ongoing custodial care—the type of assistance many people eventually need.

Without a plan, families may find themselves relying more heavily on retirement savings, selling investments during unfavorable markets, or depending on loved ones to provide financial or caregiving support.

Planning ahead can help preserve retirement income, protect assets intended for future generations, and provide greater flexibility when important decisions arise.

Why Planning Early Matters

If retirement is on the horizon, now is an ideal time to incorporate long-term care into your overall financial plan.

Planning ahead allows you to:

- Explore long-term care insurance options.
- Evaluate hybrid life insurance and long-term care solutions.
- Set aside assets specifically for future care needs.
- Update healthcare directives and estate planning documents.
- Discuss your wishes with family members.
- Coordinate long-term care planning with your retirement and legacy goals.

The earlier these conversations begin, the more choices you'll have if care is ever needed.

It's About More Than Money

Although the financial impact of long-term care can be significant, planning is really about preserving choices.

Without preparation, important decisions often have to be made during stressful situations when emotions are high and time is limited.

Planning ahead allows you to decide:

- Where you would prefer to receive care.
- Who will help make healthcare decisions.
- How care will be funded.
- How to minimize the burden placed on your spouse or children.

For many families, the greatest benefit isn't simply paying for care—it's maintaining control over life's most important decisions.

Protecting Your Family

Long-term care doesn't affect only the person receiving care—it often becomes a family transition.

Adult children frequently help coordinate healthcare, manage finances, or provide caregiving support. Spouses often find themselves balancing caregiving responsibilities while managing their own health and well-being.

Having conversations before a crisis occurs can make these transitions significantly less stressful and help ensure everyone understands your wishes.

Topics worth discussing include:

- Preferred living arrangements
- Family caregiving expectations
- Healthcare decision-makers
- Financial resources available for care
- Important legal documents

These conversations may not always be easy, but they often provide reassurance and clarity for everyone involved.

Preserving Independence Through Planning

Many people avoid discussing long-term care because they associate it with losing independence.

Ironically, thoughtful planning is one of the best ways to preserve it.

Preparing in advance gives you greater control over where you'll receive care, how it will be funded, and who will help make important decisions if the need ever arises.

Rather than allowing circumstances to dictate your options, planning empowers you to make decisions according to your own values and priorities.

Looking Ahead

Retirement planning isn't only about accumulating enough wealth to enjoy life. It's also about protecting the life you've built if the unexpected occurs.

While no one can predict exactly what the future holds, thoughtful planning today can help preserve your independence, protect your family, and provide greater confidence for the years ahead.

> *"Long-term care planning isn't about preparing for the worst. It's about **protecting your independence, preserving your choices, and caring for the people you love.**"*

Living Well

David & Kim's Living Well Picks

Because some of life's greatest investments are the moments we share.

Favorite Concert Venue: ***Red Rocks Amphitheatre***
There's simply nothing like experiencing a concert under the stars in one of the world's most breathtaking natural amphitheaters.

Favorite Bucket-List Concert: ***Sphere***
The Sphere redefines live entertainment with an immersive experience that has to be seen—and heard—to be believed.

Favorite Worth-the-Drive Getaway: ***Outer Banks***
From quiet beaches to historic lighthouses, the Outer Banks offers the perfect blend of relaxation, adventure, and timeless coastal charm.

Favorite National Park Adventure: ***Zion National Park***
Towering sandstone cliffs, unforgettable hikes, and breathtaking scenery make Zion one of America's most inspiring national parks.

Favorite Date Night: ***L'Antoinette***
This charming Milton neighborhood bistro delivers an authentic French dining experience with exceptional cuisine, warm hospitality, and an atmosphere that keeps us coming back.

Favorite Brunch: ***Montaluce Winery & Restaurant***
A leisurely brunch overlooking the vineyards combines beautiful North Georgia views with outstanding food, wine, and a true taste of Tuscany.

Something Special Is Ahead

Watch for invitations to our upcoming client events—designed to bring our clients together for great conversations, memorable experiences, and a little fun along the way.

General Manager, David Conavay, elevates every detail of the dining experience with genuine hospitality and personal attention.

AROUND TOWN ⚜ PLACES WORTH SHARING

A FRENCH ESCAPE

Without Leaving Milton

Every so often, you discover a restaurant that isn't just memorable because of the food, but because of the entire experience. For Kim and I, that place is **L'Antoinette** in Crabapple.

From the moment we arrived, we were reminded that exceptional dining is about much more than what's on the plate. The warm candlelit dining room, highlighted by an extraordinary hand-painted mural spanning the back wall, creates the feeling of dining in the French countryside. It's elegant, intimate, and inviting without ever feeling pretentious.

One of the highlights of both of our visits was the hospitality provided by General Manager, **David Conavay**. He didn't simply oversee the dining room—he elevated the entire evening. He introduced us to unique wines not listed on the menu, checked on us throughout dinner with genuine warmth, and made us feel like welcomed guests rather than customers. His attention to detail and personal touch gave us the impression that he was serving as an owner would, fully invested in every guest's experience.

As dinner came to a close, David surprised us with a raisin aperitif, the perfect finishing touch alongside an outstanding crème brûlée and warm French doughnuts. It was an unexpected gesture that perfectly reflected the restaurant's thoughtful hospitality.

Kim's favorite entrée was the **Coq au Vin**—tender white and dark meat chicken served in a rich Burgundy wine sauce with pearl onions, mushrooms, carrots, and potatoes. The sauce was deep, velvety, and beautifully balanced, making it one of the finest versions of this French classic we've enjoyed.

We were joined by our friends, Jackie and Aidan, who shared our enthusiasm for the evening. Jackie ordered the **Bœuf Bourguignon**, and after one taste, we all understood why it's become one of the restaurant's signature dishes. The slow-braised beef was incredibly tender, rich with Burgundy wine, and layered with remarkable depth of flavor. It was one of those dishes that keeps everyone at the table asking for "just one more bite."

> "*We've been fortunate to dine at wonderful restaurants around the country, and while L'Antoinette is located just minutes from home, the experience transported us to France. In fact, the attentive, personalized service rivaled—and in many ways exceeded—what we've experienced at some fine restaurants during our travels there.*"

If you're looking for an exceptional date night, celebrating a special occasion, or simply searching for one of Milton's hidden culinary gems, L'Antoinette deserves a reservation. It's become one of our favorite local discoveries, and after another wonderful evening, we're already looking forward to our next visit.

Kim's Favorite
Coq au Vin

An evening with friends
Jackie & Aidan at L'Antoinette

Jackie's Recommendation
Bœuf Bourguignon

David & Kim's Rating
★★★★★

DAVID'S FAVORITES
David Conavay's wine selections, the raisin aperitif, and the unforgettable hospitality.

KIM'S FAVORITES
The Coq au Vin.

JACKIE'S FAVORITES
The Bœuf Bourguignon.

FAMILY MOMENT

Never Too Old
for a New Adventure

At 85 and 83, David's parents proved that you're never too old to try something new.

After a little coaching (and plenty of supervision!), they each took a spin on one of their great-grandchild's four-wheelers.

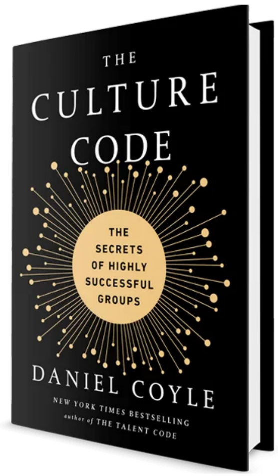
Safe to say . . . there were a lot of smiles and laughs that afternoon!

Some memories are simply priceless.

Grateful for the moments that matter most.

Book Review *by Bruce Fricks*

The Culture Code *by Daniel Coyle*



It seems like some groups just operate on a different level than others. Daniel Coyle identifies some characteristics that help these organizations perform much better than most in his book "The Culture Code: The Secrets of Highly Successful Groups." Coyle profiles a mixture of teams and organizations from SEAL Team Six, to Zappos, to the San Antonio Spurs (from a time prior to their loss this year against the New York Knicks, of course!).

Coyle identifies three skills that make up the DNA of successful teams. The first of these skills is build safety – make sure the individuals have a sense of belonging and connection to the group. The second is that we share vulnerability – it is OK to strive and fail. All of us make mistakes, and even (especially) leaders show vulnerability by admitting their mistakes and asking for help. Finally, the successful team works to establish purpose – we are all a part of the same story, we all share the same mission and are united in our goals.

Daniel Coyle dedicates several chapters to each of these three skills, with the final chapter in each section being "ideas for action" that offer specific approaches you can take to hone and strengthen the skill discussed.

This is a good book to read if you are looking for how to build or sustain any organization at a higher level. Whether you are working in a business, nonprofit, sports team, or church group, the insights from "The Culture Code" can give you strategies for improving your performance.

Winning Recipes

Watermelon Slushi

INGREDIENTS

- 2 cups watermelon cubed and frozen
- 1/2 cup lime juice
- 3 tbsp honey
- fresh mint

PREPARATION

- Blend all ingredients together
- Add lime juice until desired consistency is reached
- Garnish with fresh mint.

ENJOY!

Strawberry Limeade

INGREDIENTS

- 1/2 cup lime juice
- 1/3 cup sugar
- 1/3 cup water
- 1/2 lb sliced strawberries
- 20-30 mint leaves
- 2 cups cold water

PREPARATION

Simple syrup: combine the sugar and water in a saucepan, and cook over medium high heat for 5-10 min.

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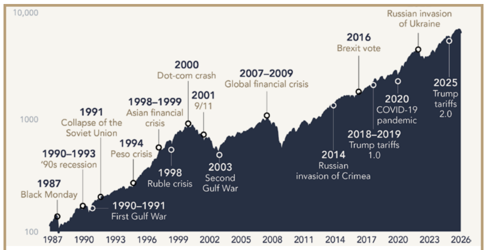
SELLING YOUR BUSINESS?

The Right Team Can Save You Taxes And Time

LEGACY SPOTLIGHT

The Cathy Family: Building a Legacy That Outlives Success



PREPARED, NOT PREDICTED

Navigating Debt, AI Enthusiasm, and Market Concentration

A FRENCH ESCAPE

Without Leaving Milton

BOOK REVIEW

The Culture Code by Daniel Coyle

PLANNING

For Blended Families

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BEST OF GEORGIA
5 CONSECUTIVE YEARS

BEST OF FORSYTH
10 CONSECUTIVE YEARS