

FCG

NEWSLETTER

NEWS YOU
CAN USE

AUGUST 2025

SUMMER



Built to Last
A Five Generation Story

One Big Beautiful Bill
What it Means for You

Economic Update
Markets at a Crossroad

ABCs of Care
Aging in Place



Acoustics on the Green with FCG
Country Club of the South
September 25th

BUILT TO LAST: A FIVE-GENERATION STORY

By David Fountain

In the summer of 1948, Henry “Gan” Fountain—owner of Fountain’s Department Store in Lake Worth, Florida—set out on a mission with a group of local businessmen. Their goal was to find the perfect mountain location to establish a Boy Scout camp. Their journey led them to the tranquil hills of North Georgia, where they discovered the untouched beauty of Lake Nottely, a sprawling reservoir that stretched from the quiet town of Blairsville all the way to the North Carolina state line.

Though the lake and surrounding land were ideal, the journey from South Florida was grueling. The roads were rugged and primitive, making travel long and difficult. The dream of a Boy Scout camp gradually faded. But something else took root—something unexpected and enduring.

A Legacy Begins

In 1949, the Fountain family’s tradition at Lake Nottely was born. Gan, along with a few of the businessmen, purchased lakefront lots from local farmer Thruston Poteete. That same year, Gan and his wife Virginia, parents to three children—Nick, Peggy, and Don—fell in love with the area’s serenity and promise.

In 1950, Gan and his brother constructed the family’s first lake cabin: a modest one-bedroom getaway with electricity and a well—humble by today’s standards, but a treasure to the young family.

A Family Expands

By the 1970s, the Fountain family was growing. With children of their own, each of Gan and Virginia’s three kids made plans to build vacation homes nearby. In 1980, Don—Gan’s youngest son—built a three-bedroom cabin with a spacious deck overlooking the glassy waters of Lake Nottely. His siblings’ homes stood on either side, turning the shoreline into a true family enclave.

That cabin would go on to become the heart of countless summers, reunions, and memories for Don’s family, including his son David Fountain, who is now the owner of Financial Consultants Group.

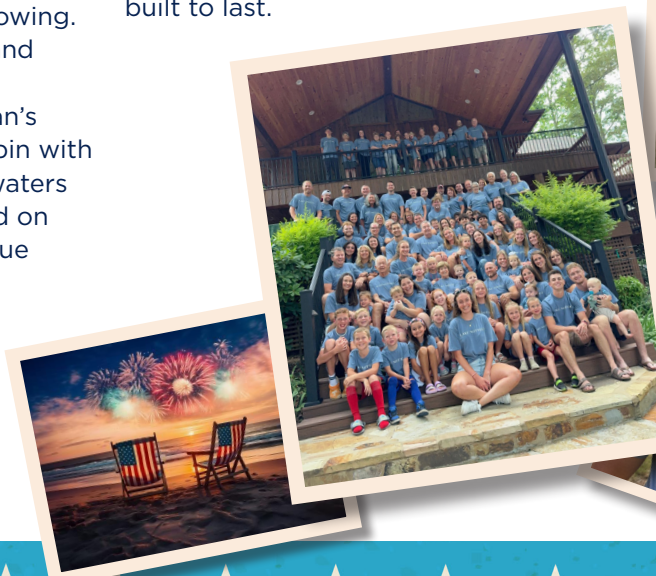
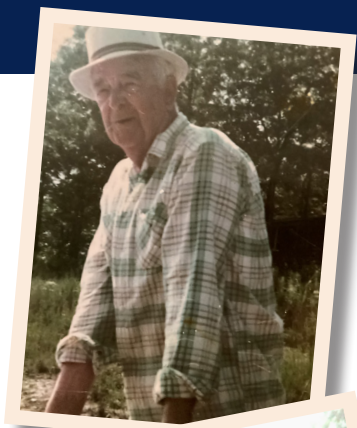
A Celebration of Vision

On July 4th of this year, the legacy came full circle. More than 100 members of the extended Fountain family gathered on Don’s deck for a very special celebration—the ExtravaGANza—a tribute to Gan’s vision and the roots he planted over 76 years ago.

Five generations of Fountains stood on that deck, overlooking the same waters that first captured Gan’s imagination in 1948. The dream of a Boy Scout camp may have passed, but in its place grew something even more powerful: a lasting family legacy, built on love, shared history, and the quiet strength of a summer tradition.

Summers at the lake have become a cherished tradition.

For the Fountain family, Lake Nottely has become more than just a getaway—it’s a place to reconnect, relive old memories, and create new ones with each passing year. From quiet mornings on the water to laughter-filled evenings on the deck, the lake holds a kind of magic that only grows stronger with time. The Fountains have discovered the true gift of generational togetherness, and they hope your family, too, finds a place where memories are made, stories are shared, and traditions are built to last.



SOUTHERN COMFORT: EXPERIENCE GEORGIA'S MOST CHARMING INNS THIS FALL



Fall is the perfect time to experience the charm and comfort of one of Georgia's top bed and breakfasts. As the air turns crisp and the leaves burst into brilliant shades, these historic and scenic inns offer an ideal escape for rest, romance, or reconnection with nature. Whether you're wandering the cobbled streets of Savannah from **The Gastonian**, enjoying the cinematic Southern charm of **The Twelve Oaks**, savoring gourmet meals after a mountain hike at **Glen-Ella** or **Lucille's**, or cozying up in the heart of Blue Ridge at **Blue Ridge Inn**, each destination provides a peaceful, memorable getaway. With fewer crowds and spectacular fall foliage, autumn is the season when Georgia's most beloved inns truly shine.

The Gastonian, Savannah



www.gastonian.com

Glen Ella Springs Inn, Clarkesville



www.glenella.com

The Twelve Oaks, Covington

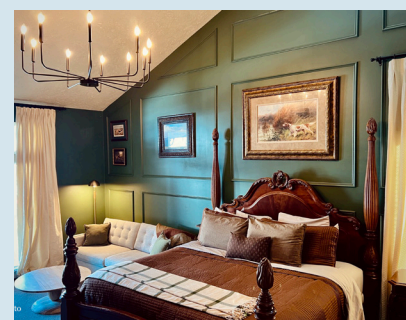


www.thetwelveoaks.com

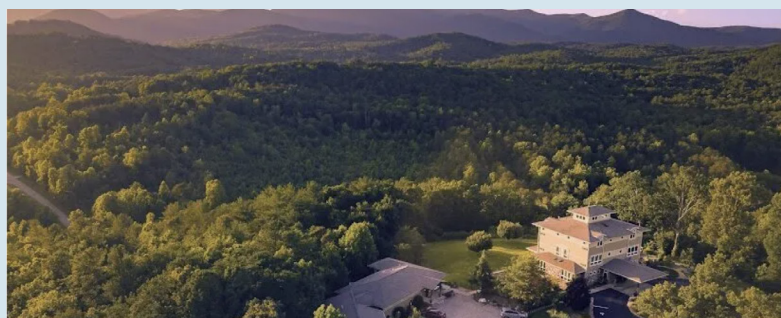
Blue Ridge Inn Bed and Breakfast, Blue Ridge



www.blueridgeinnbandb.com



Lucille's Mountaintop Inn & Spa, Sautee Nacoochee



www.lucillesmountaintopinn.com



WHAT MAKES US DIFFERENT FROM OTHER FINANCIAL ADVISORS?

Since 1996, Financial Consultants Group has been helping individuals and families pursue their financial goals with clarity and confidence.

Discover the comprehensive financial planning experience with our Four Meeting Process. This structured approach is designed to align with your distinct financial needs, walking you through a series of focused interactions from introductions and data gathering to strategic discussions and investment recommendations. With services ranging from Investment Analysis to Retirement Planning, and even considerations for significant life changes, our aim is to create a personalized and effective financial road map to guide your financial journey.

When it comes to managing your money, your financial relationships should be built on a foundation of trust, integrity and transparency. Not all firms and advisors adhere to the same legal and regulatory standards.

We remain committed to earning and maintaining your trust through expert advice and effective strategies custom tailored to your unique needs. We define our success by seeing you succeed in achieving your financial goals. And our focus remains on serving your interests first and foremost.

We serve as your fiduciary.

A “fiduciary” who manages an investor’s assets has a legal and ethical obligation to put the investor’s interests first. That means helping the investor make decisions in his or her best interests. This fiduciary standard has always been at the core of our firm’s mission to our clients.

Our commitment to you:

- ✓ **We always put your needs first.**
- ✓ **We provide a high level of transparency.**
- ✓ **We are an independent and objective resource.**



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A BRIEF OVERVIEW OF THE ONE BIG BEAUTIFUL BILL

WHAT IT MEANS FOR YOUR FINANCES By Carolyn Flourney, CFP®



It's official—President Trump's One Big Beautiful Bill Act is now law. Signed on July 4, 2025, this bill contains hundreds of provisions, some of which are already in place, and others that won't take effect until the end of 2026. The bill focuses on tax relief for workers, financial support for small businesses and American manufacturing, and increased spending for border security, defense, and American energy.

2017 Tax Cuts Made Permanent

One of the more consequential provisions of the bill includes permanently extending the individual tax rates and brackets that were signed into law in the 2017 Tax Cuts and Jobs Act, and which were set to expire at the end of 2025. Having certainty in tax policy strengthens the ability of individuals and businesses to plan for the future.

Tax Relief for Seniors

Additionally, taxpayers aged 65 and over are now offered a temporary deduction of \$6,000, which will help many more seniors protect their Social Security benefits from taxation. This deduction is set to expire in 2028 and includes a phase out for those with higher incomes.

Auto Loan Interest Deduction

The bill also introduces a new deduction. For cars purchased between 2025 and 2028, up to \$10,000 of auto loan interest may be deductible. The deduction is limited to cars that were assembled in the United States and includes a phase out for higher income earners.

Estate Tax Exemption Raised

Starting in 2026, the estate and lifetime gift tax exemption will be permanently extended to \$15 million for single filers and \$30 million for joint filers, and will be indexed for inflation.

Charitable Contributions

There are three new provisions regarding charitable contributions found in the bill:

- Beginning in 2026, taxpayers can deduct cash donations to a charity of up to \$1,000 for single filers, and \$2,000 for joint filers. This deduction can be used, even if you do not itemize.
- For tax payers who itemize, the benefits of charitable deductions will be capped at 35%.
- Also effective with the 2026 tax year, itemizers will only be able to claim a tax deduction on charitable contributions that exceed 0.5% of their AGI.

For those who are charitably inclined, these might make accelerated contributions, or vehicles such as a Donor Advised Fund more appealing.

Trump Accounts for Children

Another new provision in the tax bill provides investment accounts for all children born between 2025 and 2028. Effective in 2026, these children will receive \$1,000 in a tax-free investment account, funded by the US government. Additionally, parents and/or grandparents can contribute up to a total of \$5,000 annually. These accounts provide another opportunity to educate the next generation on the importance of saving and investing.

Medicare Higher Drug Prices

The bill eliminates “orphan drugs” (medications for rare diseases) from the price negotiation process. This limits Medicare's ability to control costs for some of the most expensive medications.

In summary, the Big Beautiful Bill Act is a comprehensive piece of federal legislation with many provisions that are taking effect over the course of this year. It's designed to stimulate the American economy and provide tax relief for individuals and businesses. It also introduces numerous financial planning opportunities. This is a great time to review your financial plan and see what tax and estate planning strategies are available to you.

Tax Bill Impacts on Small Businesses

Makes Permanent the QBI Deduction

The 20% Qualified Business Income (QBI) deduction is now permanent. This helps small business owners reduce their tax rate by deducting up to 20% of their net business income from taxes.

Bonus Depreciation

The 100% bonus depreciation for assets acquired after January 19, 2025 was restored (up from 60% in 2024). This allows businesses to immediately expense qualifying capital purchases.

Increased Section 179 Expensing

The Section 179 expense limit has been increased to \$2.5 million, allowing businesses to fully realize expenses in the year that property is placed into service.

Manufacturing Incentives

Through 2028, the cost of new manufacturing construction can now be fully expensed. Tax credits for American-built semiconductor firms are also available.

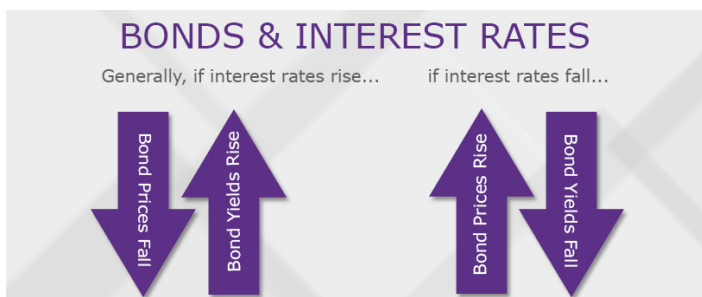


MARKETS AT A CROSSROAD by Brett Richards, CFA

While tariffs, geopolitical complexities, and domestic policy may provide some uncertainty in the market, we continue to see opportunities for a well-diversified investor. Trade talks continue to be a hot topic and are creating some hesitation in capital investment. However, completed trade deals could unlock growth. Meanwhile there are several growth areas in the US and global economy that are showing promise.

In the US, expect to see an expansion of data centers as AI and cryptocurrency continue their growth. Likewise manufacturing reshoring is showing promise. These increases should propagate additional need for energy utilities and infrastructure. Likewise, globally, European countries are increasing infrastructure and defense spending; even as China offers broader investment opportunities beyond AI. With these new additions, the strategy continues to be a diversified portfolio and disciplined investing.

One area we have been watching for quite awhile is fixed income. Anticipated rate cuts provide an opportunity for capital appreciation in addition to the oversized



yields that investors have experienced for the past few years. Staying the course with your bond portfolio should produce additional gains as interest rates fall. And for further diversification, investors should consider mortgage-backed securities, corporate and high-yield bonds, emerging markets, and municipal bonds, which are regaining demand.

Overall, a wise investor should consider that flexibility and balance are vital in navigating current global economic shifts. Whether in equities or fixed income, staying diversified, disciplined, and data-driven can turn volatility into opportunity.

Econ Simplified: Understanding the ‘Neutral Interest Rate’

Ever hear the Fed talk about the “neutral rate” and think, neutral how? It’s the rate that keeps the economy steady—not too hot, not too cold.

Think of it like your thermostat’s default setting.

- **Above it:** Growth slows, inflation cools.
- **Below it:** Economy heats up, potential inflation.

And so continues the constant push-pull as the Federal Reserve works to get our economy in an interest rate “zone” that is just right. Each time they meet, the Federal Open Market Committee considers many factors as they seek the best course of action to keep our economy strong. Some of the data they may note at their next gathering.

This Month in Data: Cooling Inflation, Steady Labor, Mixed Signals

- **Inflation:** Core CPI (consumer price index) - rose just **0.2% in June** – showing signs of cooling, but with the services sector remaining sticky. Some of the key contributors to core inflation include: Hospital services, Apparel, Tobacco & smoking products
- **Labor & Wages:** **Unemployment** remains steady at **4.0%**, while **Real Wages** are up **1.1% year-over-year** and could spur new spending behavior.
- **Spending Metric to Watch:** **PCE** (Personal Consumption Expenditures) is leveling off near recent highs.

Dollar Dominance: 20 Years of Strength and Shifts

The strength of the U.S. Dollar can also provide insight into our overall (and global) economy. Over the last number of decades, the U.S. Dollar Index (DXY) has told a story of crises, recovery, and policy pivots. This index hit a **low point in 2008** when it dipped below 72. The most recent **high was in 2022** when it reached 112.12. Currently (July 2025) it is **holding at 97.4** which is above its 20-year average.

Global Implications: A strong dollar can lead to cheaper imports and pricier exports. It could also be tougher for emerging markets where dollar-denominated debt gets heavier.

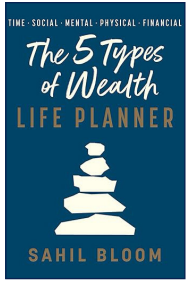
Policy Pulse: Legislative Flickers

- **Housing:** Some states are rolling out zoning reforms which could ease the housing crunch over time.
- **Crypto:** The SEC’s new token disclosure rules might shake up fintech valuations.
- **AI Policy:** Trump’s approach includes unified federal rules and fewer state-by-state barriers, especially for AI training data and copyright.
- **Tariff Watch:** On August 1 major new tariffs incoming could add Q3 inflation pressure.

From the Desk: Final Thought

Markets want clarity—but the economy is sending mixed messages. That’s why we follow the **data**, not just the **narratives**. Whether you’re watching rates for your portfolio or paycheck, staying informed is your edge.

GREAT BOOKS TO CONSIDER READING THIS FALL



THE 5 TYPES OF WEALTH BY SAHIL BLOOM

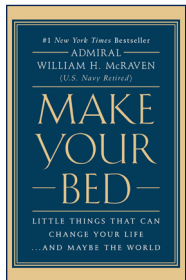
Book review by Bruce Fricks

Most people think of wealth in terms of dollars and debt, but this is a much too narrow view. Sahil Bloom's *The 5 Types of Wealth* makes this clear with a simple thought experiment. Warren Buffett has a net worth of \$143 billion, making him one of the richest men on the planet. However, it is unlikely that you would switch places with Buffett for a very good reason: Buffett is also 94 years old! He may have financial wealth, but he doesn't have time wealth, and would likely be happy to swap places with you if he had the choice.

When you think of wealth, there is much more than money to consider. **Time wealth** considers how aware you are of the finite nature of your time, your ability to focus on things that matter, and your freedom to choose how you spend your time. **Social wealth** explores the depth of connection you have with others, the breadth of connection you have with a larger circle of people for support and belonging, and the admiration and trust you have earned from your peers. **Mental wealth** examines your ability to live with purpose, your ability to grow and expand your understanding, and the space you have to listen to your inner voice. **Physical wealth** looks at your overall health, your ability to move and recover, and your consumption of nutrition to fuel your future.

Financial wealth is still important, and the fifth type of wealth examined. Your ability to generate income, manage expenses, and invest effectively in long-term, compounding assets will contribute to your life in significant ways. However, financial wealth cannot be an end in itself, because pursuit of financial wealth can negatively impact the other four types of wealth. We have all known people who lost their families or friends because they spent all their energy at the office, or who have encountered health problems in their middle years because they couldn't make exercise and healthy eating a priority.

This book offers practical tools to expand all five types of wealth and recognizes the value of time, relationships, and mental clarity to help better prepare us to live more fully – before and after retirement.



MAKE YOUR BED BY ADMIRAL WILLIAM H. MCRAVEN

Book review by Joey Hampton

Admiral William H. McRaven's *Make Your Bed* is a concise and inspiring book that draws from his experiences as a U.S. Navy SEAL. Adapted from his 2014 commencement speech at the University of Texas, the book's core message is that small actions—like making your bed each morning—can set the tone for greater achievements throughout the day, and ultimately throughout life.

This simple act, done with care and consistency, creates a foundation of discipline and control, even in the midst of chaos. For McRaven, this morning ritual served as a personal victory in an environment designed to test his physical and mental limits. It's a reminder that success doesn't always come from grand gestures, but often from the repeated execution of small, thoughtful habits.

This philosophy resonates not just in personal development, but also in the world of **financial planning**. Clients who develop small, consistent habits—like budgeting, saving regularly, or checking in with their financial advisor—often experience the greatest long-term success. The book also emphasizes the importance of teamwork and support systems, another hallmark of our philosophy for success at Financial Consultants Group.

***Google Disclosure Statement:** Please note not all of our Google reviews are from our clients; however, all of these testimonials were voluntarily provided. None of these clients or reviewers were compensated or incentivized in any way to provide these testimonials. The use of testimonials presents a conflict of interest insofar as a firm could be incentivized to treat clients that provide testimonials better than other clients; however, our firm applies the fiduciary standard evenly to all clients.

****Best of Georgia Award Disclosure Statement:** The "Best of Georgia" list is a reader's choice award published annually by the Georgia Business Journal. Opinions are provided by the GA Business Journal who evaluate advisors. Financial Consultant's Group participated in the Category of Financial & Insurance Services/Financial Advisors and was named a Best of Georgia Regional Winner in 2021, and then named a Best of Georgia Winner in 2022 and 2023. All nominees are first nominated by readers and winners are selected primarily based on voting results. However, the editorial and compliance team will also review votes and the businesses. Firms are also vetted utilizing secondary resources and the editors will make additional selections based on trade specific rewards, local awards and community engagement. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Award winners cannot pay a fee to be included in the research or the final list of award recipients. 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 published annually by The Forsyth County News, and it is a reader's choice award. Financial Consultant's Group participates in both the category of Professional Services/Investment or Wealth Management Individual and in the category of Personal Services/Financial Planning Firm. David Fountain, CFP and owner of Financial Consultants Group was awarded Best Investment or Wealth Management Individual for the years of 2017, 2018, 2019, 2020, 2021 and 2023. Financial Consultants Group was awarded Best Financial Planning Firm for 2016, 2017, 2018, 2019, 2020, 2021, 2023, 2024 and 2025. All nominees are first nominated by readers and then the nominees are vetted through a third-party firm, Second Street. The annual nomination period is from September 1 - 31. Voting takes place from November 1-30th. Readers may vote up to once daily during the voting period, and the winners are announced the first week of December and then provided the opportunity to advertise their win. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Award winners cannot pay a fee to be included in the research or the final list of award recipients. No payment was made to receive this award, and no advertising was required to receive these awards.

PAST EVENTS

CLIENT APPRECIATION DINNER EVENT AT RENA'S ITALIAN FISHERY & GRILL - MAY 2025

We had a great evening connecting with clients and showing our appreciation at Rena's Italian Fishery & Grill.



FINANCIAL BREAKFAST AT THE MANOR GOLF AND COUNTRY CLUB - JUNE 2025

Thank you everyone who joined us for a morning of financial insights and networking at the Manor Golf and Country Club.



PICKLEBALL & LUNCH EVENT AT WHITE COLUMNS COUNTRY CLUB - JUNE 2025

We're grateful to all who joined us for an energetic and enjoyable pickleball event at White Columns Country Club. Your participation made it a memorable gathering.



PERSPECTIVE ON MARKETS & INVESTMENTS LUNCH AT COUNTRY CLUB OF THE SOUTH - JULY 2025



UPCOMING EVENTS



BE OUR GUEST FOR A SPECIAL CLIENT EVENT
INVESTORS' OUTLOOK 2025:
TRENDS, OPPORTUNITIES & THE NEW TAX LANDSCAPE

JOIN US FOR EITHER TIME:

Breakfast: 9am-11am

or

Lunch: 12pm-2pm

FRIDAY, AUGUST 22nd

THE MANOR GOLF AND COUNTRY CLUB
15952 MANOR CLUB DR
MILTON, GA 30004

RSVP: Heather@ForYourFuture.net
by August 8th, 2025



— YOU'RE INVITED —

Acoustics on the Green with FCG at Country Club of the South

*Join us for an evening of live music, hors d'oeuvres handcrafted cocktails wine,
and beer - overlooking a scenic backdrop of the golf course in the refreshing fall air.*



Thursday | September 25th
5 to 8 pm

Country Club of the South

4100 OLD ALABAMA RD,
JOHNS CREEK, GA 30022



EVENT HOSTED BY FINANCIAL CONSULTANTS GROUP

Spaces Limited RSVP to Heather@ForYourFuture.net

A WIDOW LOOKS AT RETIREMENT AS AN OPPORTUNITY FOR GROWTH

by Julie Brennan

People rarely anticipate certain events, such as the sudden loss of a spouse. Many individuals facing this change are unprepared for the adjustments it brings.

Transitioning from living alone to considering retirement introduces various challenges. These encompass not only financial and logistical considerations but also questions about identity and purpose. Adapting to life without a partner may involve reevaluating personal fulfillment and exploring new possibilities rather than focusing solely on what has changed.

There is no standard approach for navigating this period. Some choose to stay active with social engagements and travel, while others may spend more time reflecting or withdrawing. The experience can involve both exploration and contemplation. Retirement, particularly following the loss of a loved one, may be seen as an opportunity to redefine the use of time.

Questions may arise about the timing and affordability of retirement, as well as how to allocate newly available time. Common pursuits include reading, learning new skills or hobbies like pickleball, gardening, and traveling.

Consideration is often given to finding personal meaning and engagement, such as through volunteering in community organizations that offer various opportunities to contribute time and resources.

Here are a few that I enjoy

The Drop

The Drop is an organization that serves unaccompanied youth, ages 18-24, who are facing housing instability – from homelessness to living in transitional housing. Their services, provided at no charge, include providing aid and a safe place where individuals can speak to trained counselors and case managers.

From basic toiletries to food, those who visit The Drop find, if you will, a family that is willing to help them find their way to a better place, and hopefully find a home.

For more information about The Drop, visit www.thedropfoco.com.



Forsyth Community Clinic

The clinic offers, free of charge, comprehensive general medical visits with a licensed medical provider, treatment of chronic illness, free bloodwork/diagnostic testing, access to free and reduced cost prescription medication and access to medication assistance programs and patient education for health conditions, such as diabetes, hypertension, hypo/hyperthyroidism, and cholesterol, to name a few.

The clinic also provides assistance with social services via referrals to community partnerships.

For details visit www.forsythcommunityclinic.org.



AboutFace-USA

A place dedicated to empowering veterans and their families with the resources, programs, and support they need to overcome challenges and thrive.

By addressing mental health, fostering whole-health wellness, and creating innovative opportunities like community farming, the organization is building a foundation for resilience, growth, and lasting change.

Licensed clinical therapy services, veteran-led support groups, therapeutic aeroponic indoor farming, and holistic healing are some of the services provided at AboutFace-USA.

Visit www.aboutface-usa.org.

I often consider how to use my time effectively. Approaching retirement, I've realized my experiences may benefit others. Volunteering has given me purpose, and I encourage you to consider how you might share your skills with those who may need them.

Stay well and happy,

Julie Brennan

Publisher
My Forsyth Magazine



WHAT IS A ROTH CONVERSION?

IS IT RIGHT FOR ME? By Carolyn Fournoy, CFP®

A Roth conversion is the process of moving money from a traditional, pre-tax retirement account (such as a 401(k) or traditional IRA) into a Roth IRA. Anyone can do a Roth conversion, for any amount, but before doing one, it's important to see if it makes sense financially. Roth conversions can be a great tax strategy, but they're not for everyone.

Because a Roth IRA by definition is funded with after-tax money, the conversion is considered a taxable event—meaning you have to pay income tax on the amount converted, in the year it's converted. And you can't use money from the IRA to pay the tax; the funds will have to come from some other source.

So, is a Roth conversion right for you? If most of your retirement assets are pre-tax, and you are looking at significant Required Minimum Distributions (RMDs) in retirement, a Roth

conversion may be a good tax strategy. It's best done in lower income years, when you're in a relatively low tax bracket. For many people, these are the early years of retirement, when work income has stopped or slowed down, and RMDs have not started yet.

However, each retirement plan is different—some people plan to spend more in those early retirement years, and need extra pre-tax distributions just to meet their cash flow. In this case, adding a Roth conversion may end up increasing your taxes instead of providing savings. As always, it's best to review your financial plan, which is customized to fit your needs and goals. We are happy to discuss whether a Roth conversion is a good strategy for you.

Should I Make a Roth Conversion?



LEADING THE SHIFT: SERVING THE NEXT GENERATION OF WOMEN WEALTH HOLDERS By David Fountain, CFP®

By **2030**, women in the U.S. are expected to control much of the **\$30 trillion** in assets being transferred from baby boomers—a financial shift that rivals the GDP of the United States. This change is being driven by longer lifespans, rising divorce rates (especially among older women), an increase in female breadwinners and entrepreneurs, and a generational transfer of wealth to daughters.



Despite this trend, **many women feel underserved by the financial services industry**, often citing poor communication, lack of personalized advice, and disregard for their long-term goals and life transitions. This disconnect is both a *challenge* and a *trillion-dollar opportunity* for financial planning firms that are ready to adapt. As a forward-thinking financial planning firm, we can *lead the change* by realigning our services to meet the evolving needs of female clients, and ultimately help women thrive.

1. Redefine Financial Planning Around Women's Lives

- Move beyond investment returns to offer life-centered planning.
- Support women through transitional periods such as *retirement*, *widowhood*, and *caregiving*.
- Acknowledge and plan for *longer lifespans*, potential *career breaks*, and unique family structures (including women who are childless by choice).

2. Prioritize Financial Education and Empowerment

- Avoid jargon and focus on *peace of mind*, *problem-solving*, and *personal goals* (not just “beating the S&P 500”).
- Include *real-life examples* that resonate with women.

3. Build a Female-Centered Client Experience

- Ensure a respectful, inclusive atmosphere where women are heard, not talked over.
- Offer *multi-generational planning* for mothers and daughters, and newly single or widowed women.

4. Hire and Promote More Female Financial Planners

- Proactively recruit, mentor, and promote more female financial planners.
- Ensure that women clients have the option to work with a female advisor.
- Support career development and leadership pathways for women within our firm.

5. Develop Financial Solutions Designed for Women

- Create planning models that reflect *longer retirement horizons* and *conservative risk profiles*.
- Address wealth management for female entrepreneurs, executives, and primary earners.
- Build strategies for *caregiving costs*, *delayed retirement*, and **legacy planning** for women.

Our goal is to build deeper trust and lifetime client relationships—leading to higher retention rates and stronger referrals. When women feel seen and supported, they feel empowered to engage confidently with their finances.

THE ABCs OF CARE COORDINATION FOR AGING IN PLACE

by Sandee Fricks, CFP®

Even as Americans are living longer, we are requiring more assistance to complete our everyday tasks. Sometimes adult children or grandchildren are close by and can help. But many times, family is far away or unavailable due to their careers and immediate family needs. Thankfully there are solutions. From managing doctor appointments and medications to home maintenance and finance, there is an increasing number of professionals available to assist. And yet many people who could benefit from their services are not even aware of these professionals.

Below you will find a list of some specialists who may be able to help someone in your family.

Geriatric Care Manager – Many care managers have a background in nursing. They are professionals who can assist with coordinating care for an individual. They are qualified to make needs assessments, connect families with resources, and provide advocacy and support. They may also help to manage medications and other medical tests and treatments; often accompanying the individual to their doctor appointments.

Guardian – Sometimes an aging person can become incapacitated through dementia or other disabilities. At that time, the court may need to appoint a guardian that would be responsible for making decisions concerning their healthcare, finances, and living arrangements. While a guardian would likely be a family member, there are professional guardians that can serve in this capacity.

Licensed Clinical Social Worker – As a licensed clinical social worker, this professional addresses the psychological impact of physical and cognitive decline. They can help connect you with resources and provide advocacy and support for the family. A social worker can also provide guidance related to end-of-life planning, including hospice.

Caregiver – Professional caregivers often hold a Certified Nursing Assistant or other designation. They are trained to help ensure safety and emotional support, as well as helping with daily personal care tasks and some household tasks. Caregivers can be hired for a certain number of hours per day, or may live with the aging adult.

Healthcare Power of Attorney – A legal designation which empowers an individual to make healthcare decisions on behalf of another person.

Financial Power of Attorney – A legal designation which empowers an individual to manage the finances of another person.

Bookkeeper – Professional bookkeepers manage the day-to-day finances of an individual. They are responsible for paying bills, keeping accounts in balance, and tracking expenses. The bookkeeper does not have the authority to make financial decisions unless they were also granted the Financial Power of Attorney.

Certified Aging in Place Specialist – This professional can help families by assessing the safety and accessibility of the aging person's home. Certified by the National Association of Home Builders, this specialist can make recommendations such as: grab bars, widening hallways, ramps, etc. The focus of this specialist is to identify potential hazards and create a safe, comfortable environment where the homeowner can retain their independence.



FESTIVALS

THE WIRE & WOOD ALPHARETTA SONGWRITERS FESTIVAL

The Wire & Wood Alpharetta Songwriters Festival is scheduled for October 10-11. The Festival brings together nationally and locally recognized musicians to perform and tell the stories that inspired their songs. Wire & Wood Songwriters Festival showcases local and regional performers that write and perform their own original work, raises awareness about the importance of music, and highlights the many facets of the music community. Wire & Wood Songwriters Festival is part of Alpharetta's initiative to bring more music to the community, and make it "Alpharetta Music City."

www.wireandwoodalpharetta.com



CRABAPPLE FEST

Saturday, October 4th, 2025 - Milton's annual arts and antiques festival takes place the first Saturday of every October in and around Crabapple Road in downtown Milton. The area that will be transformed into a bustling market showcasing more than 100 local antique, craft, and art vendors featuring countless, hand-made, and must-have items.

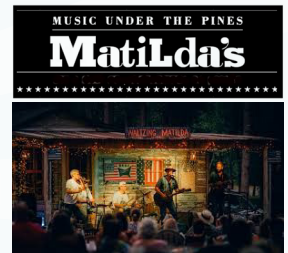
www.miltonga.gov/residents/annual-city-events/crabapple-fest



MATILDA'S UNDER THE PINES, MILTON GA

Matilda's Music Under the Pines has long been a treasure for music lovers, offering a blend of soul-stirring tunes and a sense of community that's as warm as a summer evening. A night at Matilda's is more than just a music event; it's an experience that lingers long after the last chord fades. The venue has hosted an array of talented Americana Roots acts, each bringing their own style and stories, yet all fitting seamlessly into the magical atmosphere that Matilda's offers.

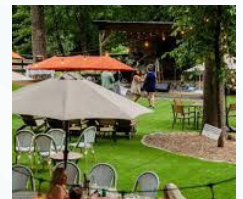
www.matildasmusicvenue.com/music



PAINTED HORSE WINERY AND VINEYARDS, MILTON GA

A 22 acre, woman-built & family operated Farm To Glass Destination Where Tradition Meets Innovation in the heart of Milton, Georgia. Once through the entry gates you'll find a serene countryside day retreat with lush vineyards, rustic elegance and inviting spaces to relax and unwind with an exceptional glass of wine. Guest of all ages will delight in meeting the animals that call our farm home.

www.thepaintedhorsewinery.com



ALIVE IN ROSWELL

Alive in Roswell is a free monthly festival held every third Thursday evening (5:00 - 9:00 pm) from April through October. The festival is held concurrently on Historic Canton Street and the Roswell Antique and Interiors Lot.

www.roswell365.com/categories/alive-in-roswell/



CUMMING COUNTRY FAIR AND FESTIVAL

October 2-12 - Cumming Country Fair & Festival is a Regional Fair and is the largest event held at the Cumming Fairgrounds. The Fair is celebrating its 30th Year.

www.cummingfair.squarespace.com/cumming-country-fair-festival-1



BURT'S PUMPKIN FARM

Discover the magic of autumn at Burt's Farm, nestled in the secluded North Georgia Mountains! Beyond the breathtaking fall foliage, you'll be captivated by the sea of orange formed by countless Burt's pumpkins.

www.burtspumpkinfarmgeorgia.com





ABOUT THE FCG TRAVEL CLUB

Since 1996, Financial Consultants Group has been providing retirement planning to thousands of individuals and has learned that some of the biggest pleasures and dilemmas revolve around travel. We are pleased to provide our Travel Club to hopefully get some of you onboard to see and enjoy the world a little bit more without hours of endless research.

We continue to be fiduciary, fee-only advisors, and we do not receive any compensation for this club. Our goal is to provide our clients with fabulous, fair-priced trips with seasoned travel professionals and great food. You decide which trips interest you and fit into your budget. All overnight trips will include trip insurance, and you will be responsible for your trip costs and personal airfare. Below are some of our upcoming trips handled through our trusted travel partner, Good Life Travel.

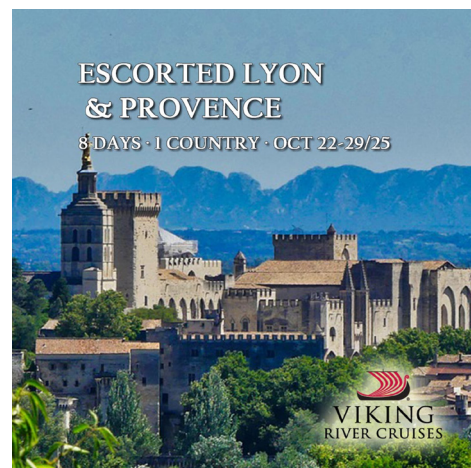
Please contact
Chris Archer at (404) 392-7609 or
info@goodlifetravelgroup.com for more information about our upcoming trips.

Escorted Lyon and Provence

OCT 22-29, 2025

Join the Archers on a 7-night Viking River Cruise on the Rhone from Lyon to Avignon, France in October of 2025.

goodlifetravelgroup.com/escorted-vacations/escorted-france-river-cruise-lyon-provence/



Australia and New Zealand Escorted

JAN 4-20, 2026

Join Chris & Tracy Down Under on this 16-night journey on Azamara's Pursuit, where you will cruise from Melbourne, Australia to Auckland, New Zealand visiting 13 ports along the way plus enjoying an overnight stay in Sydney, AU.

goodlifetravelgroup.com/escorted-vacations/escorted-australia-and-new-zealand-jan-2026-aza0126/



The Riches of the Mekong

FEB 1-8, 2027

Join Chris and Tracy Archer for an 7-night/8-day AmaWaterways river cruise "The Riches of the Mekong" and explore exotic Cambodia and Vietnam. Optional land stays available: 6 Nights pre-cruise and 2 nights post-cruise. Fly once, stay awhile, and experience these two countries.

goodlifetravelgroup.com/escorted-vacations/escorted-riches-of-the-mekong-amawaterways-feb-2027/



MEET THE FINANCIAL CONSULTANTS GROUP TEAM



David Fountain, CFP®

David@ForYourFuture.net
Senior Financial Planner

With more than 30 years in the industry, David has extensive experience directing clients toward their financial goals. He values the client relationship and takes time to fully understand each family's unique situation. His active community involvement demonstrates his commitment and care for the people around him.



Sandee Fricks, CFP®

Sandee@ForYourFuture.net
Financial Planner

Sandee enjoys helping clients see the potential for reaching their financial goals. Sometimes small changes make a big difference in the long term outlook of a financial plan. She and her husband have taught financial literacy classes at their church and support several international missions.



Carolyn Flournoy, CFP®

Carolyn@ForYourFuture.net
Financial Planner

A financial planner with more than 20 years in the industry, Carolyn values the relationships she develops with clients. She spends many hours preparing detailed plans to meet the specific needs of each family she works with. She grew up in Forsyth county and enjoys spending time outdoors, reading, and visiting with friends and family.



Brett Richards, CFA

Brett@ForYourFuture.net
Senior Portfolio Manager

Brett's strong background in managing investments brings a deep expertise to our team. With more than 15 years of experience managing investments for individuals and trusts, he specializes in wealth planning for high net worth clients. Brett is active in his church where he serves as a small group leader. He enjoys volunteering with many organizations, playing golf, snow skiing, and spending time with his two sons.



Heather Gray

Heather@ForYourFuture.net
Client Communications

Strengthening client relationships is the central focus of Heather's role. She has a variety of experience from commercial photography to academia to providing client services at Morgan Stanley. With an eye for creativity, she brings a fresh approach to client engagement. Outside of work she enjoys her two daughters, and plays pickleball, golf, and tennis.



Kimberly Foodman, MBA

Kim@ForYourFuture.net
Business Development

Kimberly brings strong organizational skills and effective communication to support clients and streamline operations at our firm. She acts as a key liaison across diverse professional relationships, continually enhancing our service delivery. Outside of work, she enjoys quality time with her family, playing tennis, traveling, and exploring new restaurants.



Jake McTyre

Jake@ForYourFuture.net
Client Relationship Manager

Jake works hard every day to ensure each client receives the services they need. Whether opening an account, taking a distribution, or asking a question about their finances, Jake takes the time to provide the details they need. After work, he spends time as a small group leader with YoungLife. He also enjoys being outdoors and watching UGA football.



Joey Hampton

Joey@ForYourFuture.net
Client Relationship Manager

As a candidate for CFP® certification, Joey spends extra time working with new clients to understand their financial goals and objectives. He works closely with our financial planners to provide the support in preparing the detailed plans our firm is known for. In his free time, Joey enjoys spending time with family and friends, traveling, and watching UGA football.

Thank You! We appreciate hearing from you and helping us connect with others that could benefit from our team.



Financial Consultants Group
1080 Sanders Road #300, Cumming, GA

5.0 ★★★★★



Maureen Nelson ★★★★★ 3 months ago

I cannot say enough wonderful things about David Fountain and the Financial Consultants Group. I first met with David and his team a year ago and they did an amazing job sorting and planning for my financial future - I can sleep soundly at night now. I recommend them so highly!



Scan the QR code
with your phone



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Cumming, GA 30041

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