



Introduction to Capital Financial Planners, LLC

Making the choice to allow someone else to guide your financial well-being is a significant decision. It may even be a decision that will affect you for the rest of your life. It is important to understand how financial advisors and firms work. It is important that a person find a financial advisor whose services meet their unique needs and with whom they feel comfortable. Following is our approach and process.

Our Approach

Our approach is highly personalized. We provide practical and effective solutions to the financial concerns of our clients by striving to understand their needs, then formulating a plan focused on achieving positive results. Our aim is to minimize risk and attain desired results by first understanding client's goals and objectives. We then develop custom strategies to achieve those goals. We encourage broad diversification as a hedge against an uncertain future and adequate liquidity to deal with the unexpected.

For those who engage us for investment management, we base our investment recommendations and portfolio construction on a holistic analysis of each client's individual situation, feelings, and objectives. We select securities consistent with our analysis and screen potential securities accordingly. We then monitor the selections to be sure they continue to meet the client's needs. For retirement planning and projections, we make reasonable assumptions with respect to future rates of returns, withdrawal rates, and interest rates.

While a client may not request that we focus on every aspect of financial planning, we try to incorporate all aspects of a client's financial situation in our recommendations and monitoring. This may include investments, retirement planning, estate planning, tax planning, and other broad financial issues. We pride ourselves in exceeding expectations through a high level of professional competency, service and support, and value the long-term relationships we have with our clients. Our approach puts clients first.

We have chosen to conduct our business through a privately-owned, independent advisory firm and broker-dealer, KMS Financial Services, Inc. We rely on KMS for compliance and operational support. This allows us more time to focus on our clients. KMS does not offer proprietary products and has no sales quotas. This gives us the flexibility to select the financial solutions we believe will best serve our clients.

Our Process

Defining Goals, Needs, Objectives

The foundations of our long-term relationships are built upon open communication with clients and an understanding of their goals, needs, and objectives. Having this understanding helps us determine the types of solutions appropriate for each client.

By listening to the client and their concerns, as well as explaining to them the services we provide, we are better able to determine if our services will meet their needs, and if we are the right fit.

Gathering and Providing Appropriate Data

We depend on our clients to provide us with accurate and complete information regarding their finances, including account statements, annual income, net worth, and other quantifiable financial information. We also take into consideration any non-financial circumstances which may be

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relevant to our analysis and recommendations. The better we understand a client's current financial situation the better we can help them achieve their goals. When appropriate, and with client consent, we involve in our discussions other advisors such as attorneys and accountants.

We ask that clients keep us informed about any life changes, such as changes in risk tolerance and investment time horizon, which may affect their financial situation. This allows us to factor these changes into our analysis and develop the best course of action.

Determining Results If No Changes Are Made

Before making any recommendations, we first assess whether the client's current course of action is likely to meet stated goals and objectives. Using state-of-the-art technology, we have the ability to generate clear, concise reports and analyses that enhance our ability to make this assessment.

Determining Course of Action

If after the initial assessment we find the current course of action is not likely to meet stated goals, or if there might be a more prudent approach, we develop an alternate course of action. We understand more than one solution may meet a client's goals and use our professional judgment to determine the best course of action.

We present recommendations in a fashion which is clear and understandable to the client. There are advantages and disadvantages to financial strategies and we make our best efforts to explain these in layman's terms. We encourage clients to ask questions.

Determining Implementation Responsibilities

The decision concerning whether or not to implement any recommendations is, ultimately, up to the client. We talk with the client concerning whether the scope of our services might be an appropriate choice for implementing solutions. If we are not and their needs could be better met by another professional, such as an attorney or accountant, we recommend that the client pursue another professional's advice.

If the client decides to implement recommendations within the scope of our services, we pursue solutions that are appropriate to the client's current financial situation, goals, and objectives. We always have in mind the client's best interests when implementing solutions.

Monitoring Responsibilities

For clients who have chosen us to manage their investments, in most situations we download and monitor portfolio information daily for performance and continued appropriateness and will contact a client if we see a need for discussing a change in a position. We encourage clients to call with any questions and to let us know of changes in their situation.

For clients who have chosen to engage us for financial counseling on an hourly basis, we provide analysis and strategies for consideration. It is then up to the client to implement any recommendations and monitor solutions for continued appropriateness.