
GORE

CAPITAL MANAGEMENT

Our only client is you.

Peter H. Gore, CFA, CFP[®], MBA

Financial Advisor, Principal

Benjamin Sadtler, CFA, CFP[®]

Financial Advisor

500 Strawberry Plains Rd, Suite 100

Williamsburg, VA 23188

757-565-7700

www.gorecap.com

OUR TEAM

Our team is committed to professional development and teamwork. We participate in numerous forms of continuing education programs throughout the year to further our ability to serve our clients.



Peter H. Gore, CFA, CFP®, MBA

- Over 22 years industry experience, including 17+ with Raymond James
- Former adjunct professor, Mason School of Business at the College of William & Mary
- CFA Institute Research Challenge team mentor for 8 years
- Member, Board of Directors for Child Development Resources
- Enjoys cycling, music, and woodworking in his spare time



Benjamin Sadtler, CFA, CFP®

- 8 years industry experience, including 5 with Raymond James
- Bachelor of Arts from the College of William & Mary
- Former President, Board of Directors for Heritage Humane Society
- Enjoys cycling and working on cars in his spare time



Keri S. Gore

- Registered Client Services Manager
- 10+ years with Raymond James
- Bachelor of Arts from Stetson University
- Heritage Humane Society volunteer and animal lover

WHY WORK WITH GORE CAPITAL MANAGEMENT?

UNDERSTAND YOUR CONCERNS

We will get to know you and your family by gathering information about your current circumstances, future goals, aspirations and concerns.

IDENTIFY YOUR FINANCIAL GOALS

Your plan may be as straightforward as saving for retirement or a child's education. But you may need a more complex solution, like selling your business and using the proceeds to develop a sustainable plan for retirement income or establish a charitable trust.

ASSESS YOUR TOLERANCE FOR RISK

We will factor in your investment horizon and assess the types and levels of risk you can afford and are comfortable taking.

COLLABORATE WITH YOUR TEAM

When appropriate, we can also work with your CPA, attorney and other professionals to help ensure all aspects of your financial and estate planning are addressed.

DESIGN AND IMPLEMENT AN APPROPRIATE INVESTMENT STRATEGY

Your financial plan should not be an off-the-rack solution. We have access to in-depth evaluations of hundreds of potential investments and will offer objective, unbiased recommendations based on what's best for you.

MANAGE, MONITOR AND ADJUST YOUR PLAN AS NEEDED

Financial planning is an ongoing process that requires periodic review. If it becomes necessary to adjust components of your plan due to changing circumstances and evolving objectives, we'll make decisions and adjustments together.

STAY FOCUSED ON LONG-TERM PLANNING

We can keep you apprised of relevant market developments and help you understand their implications. This helps ensure your financial decisions are based on facts and careful research rather than emotions and market volatility.

MARKS OF EXCELLENCE: CFA® AND CFP® CERTIFICATIONS

CFA® Code of Ethics

“I will:

Act with integrity, competence, diligence, respect, and in an ethical manner with the public, clients, prospective clients, employers, employees, colleagues in the investment profession, and other participants in the global capital markets.

Place the integrity of the investment profession and the interests of clients above my own personal interests.

Use reasonable care and exercise independent professional judgement when conducting investment analysis, making investment recommendations, taking investment actions, and engaging in other professional activities.

Practice and encourage others to practice in a professional an ethical manner that will reflect credit on ourselves and the profession.

Promote the integrity and viability of the global capital markets for the ultimate benefit of society.

Maintain and improve my professional competence and strive to maintain and improve the competence of other investment professionals.”

The four E's (Education, Examination, Experience, Ethics) of CFP® certification:

Unlike many financial advisors, CFP® professionals must develop their theoretical and practical knowledge by completing a comprehensive course of study at a college or university offering a financial planning curriculum approved by CFP Board.

CFP® professionals must pass the comprehensive CFP® Certification Exam, which tests their abilities to apply financial planning knowledge to real-life situations.

CFP® professionals complete several years of experience related to delivering financial planning services to clients prior to earning the right to use the CFP® certification trademarks.

When it comes to ethics and professional responsibility, CFP® professionals are held to high standards, as outlined in CFP Board's *Code of Ethics* and *Standards of Conduct*. They are obliged to uphold the principles of honesty, integrity, competence and diligence as outlined in CFP Board's *Code of Ethics*. The *Standards of Conduct* require CFP® professionals to act as a “fiduciary” when providing financial advice to a client—acting in the best interest of their financial planning clients. CFP® professionals are subject to CFP Board sanctions if they violate these standards.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

OUR PHILOSOPHY

OUR MISSION

To help our clients achieve their own unique goals by managing their assets, protecting their wealth and building their financial legacies.

OUR APPROACH

More than just transparent, we also pride ourselves on being accessible. That's why we make ourselves readily available to you. Worried about something? Give us a call. A change in your life? Let us know. Got financial questions, even if they're unrelated to the work we're doing together? Just ask. We've helped clients choose the best auto loan, college savings plan, you name it.

OUR OBJECTIVE

We learn everything we can about you, your family, your dreams, your concerns and your goals. Then we work hard to tailor a plan that makes the most sense for your time horizon and comfort level, and we assess it constantly to make sure we're always moving in the right direction.

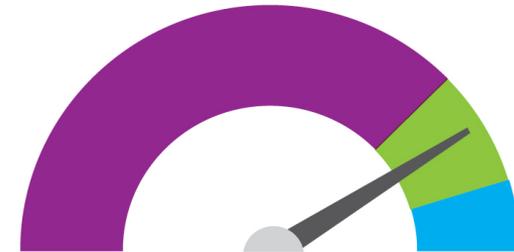
GOAL PLANNING: ESTABLISHING YOUR LONG-TERM PLAN

CHALLENGES

Retirement is all about making good decisions
This is a great point to identify and record your goals

There are a lot of decisions and trade-offs facing you as you consider your next phase of life. What are your goals for retirement, how much income will you need, what do you want to do with your money and your time? What benefits can you expect? What about your health?

STRATEGIES



Are you in the Confidence Zone?

We have the tools and resources to ensure that you understand your choices and how they can impact your confidence in a secure retirement.

This image is reproduced from the Goal Planning & Monitoring financial planning software, © PIEtech, Inc. Used with permission. All rights reserved.

THE PLANNING PROCESS

Your time horizon may be long, and part of staying in the Confidence Zone is about flexibility and adapting your goals to your personal situation. We have collaborative tools that let you keep track of your plan and track your progress toward your individual goals.

Identify your goals (needs) and expenses (wants)



Identify your assets and income sources



Use our interactive tools in collaboration with us



Analyze the likelihood of reaching those goals



Create an action plan to give you confidence

INVESTMENT POLICY STATEMENT

As important as the plan itself is the investment strategy that will help you achieve your goals. We'll work with you to create an Investment Policy Statement – a similar process to the one used by endowments, non-profits, and institutional investors – to ensure we're on the same page regarding the investment vehicles we employ, your risk tolerance, and any circumstances or constraints unique to your situation.

Executive Summary	
Account type	
Approximate asset value	
Time horizon	
Primary stage	
Goal	
Secondary stage	
Goal	
Investment objective	
Liquidity requirements	
Tax constraints	
Legal & regulatory considerations	
Unique circumstances & requests	
Portfolio selection	

Asset Allocation	Target weight	Lower bound	Upper bound
Equities			
Fixed income			
Alternative investments			
Cash			

TESTING YOUR PLAN

As you look to the future, there are a lot of unknowns, and the key to successful planning is making sure that the plan is flexible enough to withstand the unexpected. We can test your plan for sensitivity to changes in many of the different risks that can impact your chances of achieving your goals.



Longevity Outliving your money

- Long retirement horizons due to longer life expectancies
- Outliving assets



Spending and Withdrawals Spending beyond your means

- Wants vs. needs
- Sustainability of withdrawals
- Impact of spending behavior



Unknowns “What if ...”

- Long-term care needs
- Potential disability
- Medical expenses
- Early death of a spouse
- Unexpected expenses



Inflation Things cost more over time

- Erodes the value of savings and reduces returns
 - Healthcare inflation 6+%
- Source: U.S. Bureau of Labor Statistics



Market Risks Can't control the markets

- Uncertain returns and income
- Return sequence
- Asset allocation and location



Stress testing your plan against key risk factors can help move you into “The Confidence Zone.”

GORE
CAPITAL MANAGEMENT

Our only client is you.

Peter H. Gore, CFA, CFP[®], MBA

Financial Advisor, Principal

757-565-7700 ext. 1

pgore@gorecap.com

Benjamin Sadtler, CFA, CFP[®]

Financial Advisor

757-565-7700 ext. 2

bsadtler@gorecap.com

Keri S. Gore

Registered Client Services Manager

757-565-7700 ext. 3

kgore@gorecap.com

©2019 Raymond James & Associates, Inc., member New York Stock Exchange/SIPC

Raymond James[®] is a registered trademark of Raymond James Financial, Inc.

Material prepared by Raymond James for use by its advisors