

Imagine Peace of Mind



Helping clients build, preserve & transfer wealth

WHO WE ARE & WHAT WE DO

Kraft Asset Management, LLC (KAM) is a registered investment advisory firm that has helped clients and their families build, preserve and transfer wealth for years. A wholly owned affiliate of Nashville-based KraftCPAs, KAM was formed to meet client demand for unbiased, fee-only investment advice. Our advisors establish close and trustworthy relationships with our clients to understand their most important values, goals and relationships. That deep knowledge forms the foundation for each client's individualized plan.

As advisors, our purpose is to give our clients:

- » the **confidence** that comes from working with experienced wealth advisors who value evidence over emotion and research over blind opinion.
- » the **reassurance** that comes from working with advisors who are bound by their fiduciary duty and are backed by KraftCPAs — a locally-owned, independent CPA firm that has been in business for almost 60 years.
- » the **peace of mind** that comes with knowing they have a personalized plan that renders the market's ups and downs irrelevant to their future prosperity.

Our services include:

- » investment management
- » portfolio re-balancing
- » income tax planning
- » retirement planning
- » estate planning
- » risk management/asset protection
- » employer retirement plans
- » family wealth services

WEALTH MANAGEMENT STRATEGIES



BUILDING WEALTH

To help you build your financial portfolio, we take a prudent approach that is based on decades of academic research rather than opinions. Our investment principles stand in sharp contrast to many in the financial services industry who buy and sell — trying to out-guess and time the markets.

We help clients determine and implement investment strategies based on their individual risk tolerance, financial objectives, investment time horizon and need for income. Tax-efficient, structured portfolio funds enable clients to maintain broad diversity, low cost and appropriate levels of risk.



PRESERVING WEALTH

Many of your financial goals can span a lifetime — or even generations — so it's important to prepare for uncertain events that could otherwise derail your overall strategy. Once we've helped you to define your long-term objectives, our role also includes identifying potential threats to your success and implementing asset protection strategies to help insulate your family, your assets and your income from potential loss.

Our approach to wealth preservation is thoughtful, deliberate and highly individualized.

HOW WE ARE DIFFERENT

Every recommendation we make — and the only advice we give — is based solely on our clients' best interests. At KAM, “putting our clients first” is not a catchy tagline. It's how we operate. It's our reason for being. As a registered investment advisory firm, we also have a legal, fiduciary responsibility to act in your best interest — and we take that responsibility seriously.

Our unique approach — what we call the “science of investing” — is one that prizes evidence over emotion. It is based on decades of academic research (The Modern Portfolio Theory) rather than the empty — and often wildly fluctuating — opinions that dominate the financial news cycles. Years of peer-reviewed research demonstrates this approach to be the most effective way to build long-term wealth.

By investing in low-cost, broadly diversified funds and financial instruments, and taking only the risk that is necessary and appropriate, our clients are able to achieve their personal financial goals — while enjoying peace of mind.

We take a holistic approach to wealth management, and managing investments represents only part of the picture. With wide-ranging experience and expertise in a variety of other financial areas, we are able to serve as the “quarterback” for our clients' broader network of financial advisors.

*Ultimately what sets us apart is what brings us together:
a passion for evidence, a devotion to transparency
and the promise to put our clients' interests first in everything we do.*

CUSTOMIZED FOR YOU



TRANSFERRING WEALTH

While many identify leaving a legacy among their most important life goals, research indicates that only about one-third of wealth transfers succeed after transition*.

We have the resources in place to assist with financial management and estate planning details, but we also offer guidance on the critical personal dynamics that represent the key to success in multi-generational wealth transition.

*[Source: The Williams Group, www.thewilliamsgroup.org]



DONATING WEALTH

The true value of philanthropy lies in the meaning it brings to both those who are giving and those who are receiving.

Ongoing legislative reform may afford existing and new opportunities for charitable giving to play an increasing role within your tax planning efforts. Keeping up with the latest regulations in this area can add value to your charitable pursuits. If your goals include a philanthropic component, we carefully integrate it within your overall strategy.

TEAM & STRATEGIC PARTNERS



Stephen High, CPA, PFS, JD
Chief Manager
615-782-4286
stephen@kraftasset.com



Richard Flohr, CFP®
Wealth Advisor
615-782-4288
richard@kraftasset.com



William H. Braddy III, CFP®
Wealth Advisor
615-346-2459
william@kraftasset.com



Ashlee Henson
Portfolio Advisor
615-346-2405
ashlee@kraftasset.com



Cortney Cost
Portfolio Advisor
615-782-4261
cortney@kraftasset.com



Sandra Wilkins
Client Service Specialist
615-346-2437
sandra@kraftasset.com

KraftCPAs PLLC

KraftCPAs formed Kraft Asset Management, LLC, as a wholly owned subsidiary in response to client demand for unbiased investment advisory services. One of the largest independently owned CPA firms in Tennessee, KraftCPAs has a large tax consulting department that works with KAM to provide comprehensive personal financial planning services, including estate and gift tax planning, retirement planning, benefits consulting, risk management and family wealth services.

www.kraftcpas.com



Dimensional Fund Advisors

Dimensional Fund Advisors (DFA) tax-efficient, structured portfolio funds are generally available only to institutional investors; DFA also makes its funds available to carefully screened registered investment advisors, including Kraft Asset Management. With more than \$400 billion in assets, DFA's structured investment management approach is grounded in academic research and the efficiency of capital markets. DFA minimizes transaction costs and enhances returns through innovative trading and engineering.

www.dfaus.com



BAM Advisor Services, LLC

KAM contracts with BAM Advisor Services, LLC, of St. Louis, Missouri to provide support services. BAM works with approximately 142 accounting firm-affiliated advisors nationwide, providing research, back-office and marketing support to its alliance members. The BAM relationship helps us hold down business operating expenses, thereby allowing us to maintain competitive advisory fees, which enhances net returns for our clients. Through this relationship we provide clients with what we believe to be superior products and services.

www.bamservices.com



555 Great Circle Rd.
Nashville, TN 37228
615-242-7351
www.kraftasset.com



[linkedin.com/company/kraft-asset-management-llc](https://www.linkedin.com/company/kraft-asset-management-llc)

Persons pictured in this brochure are not actual KAM clients. Past performance is not a guarantee of future results. Investments involve risk, including the risk of loss of principal. March 2016/SH