SDP

My experience and expertise will help you align your core values with your financial goals.

Scott has been providing comprehensive financial planning since 1975. He has worked nationally and internationally with individuals, executives, business owners, and professional athletes. Listed in *Marquis Who's Who in Finance and Industry*, he is a frequent lecturer to associations and business owners in asset and wealth management, tax planning, asset protection, risk management and total financial planning.

As an Independent Advisor Representative, Scott specializes in providing individualized financial services geared to aligning your core values and aspirations with your financial needs and desires. With guidance on budgeting and cash flow, you and Scott will begin implementing your plan. Following this strategic plan will help you improve your quality of life and reach your destination.

centaurus financial inc

Centaurus Financial is a national independent broker/dealer licensed to offer securities and insurance products in all fifty states. Centaurus is a member of both the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). Founded in 1992, Centaurus was created with the primary philosophy that its clients would best be served by having access to registered representatives with high professional and ethical standards whose recommendations were not affected by corporate pressure to offer "in-house" or proprietary products.

I will help you reach your destination.

I look forward to becoming your **Trusted Advisor**.

SCOTT D. PHILLIPS, CFP®

CERTIFIED FINANCIAL PLANNER™
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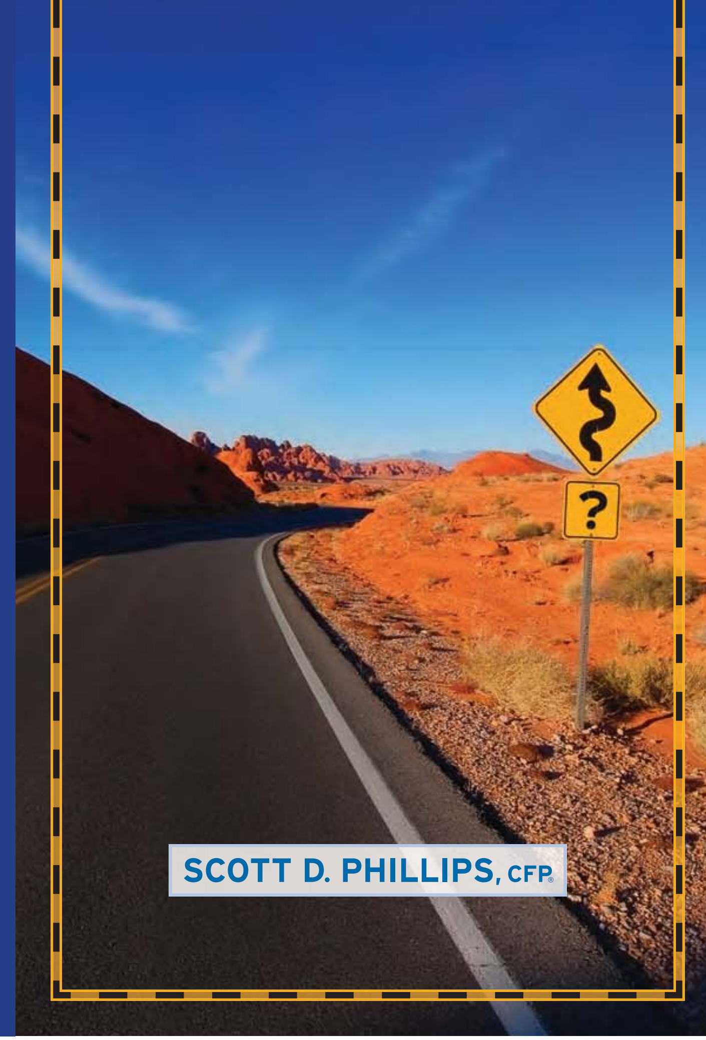
COMPREHENSIVE SOLUTIONS

Where are you headed?



SCOTT D. PHILLIPS, CFP®

Follow the financial roadmap.

Scott D. Phillips is more than a financial advisor. He is a a Trusted Advisor that will help you plan for your future. His team is comprised of specialists with expertise in planning for businesses and individuals. Our goal is to create a **Financial Roadmap** specifically for you.

INITIAL MEETING: The initial meeting is critical in setting the stage for success. This face-to-face meeting is designed to be an evaluation of your goals, needs and aspirations so that we can understand how to build the roadmap to your financial future.

COLLECT INFORMATION: Gathering the right information is essential to creating your financial roadmap. During this process we will ask qualitative as well as quantitative questions to more fully ascertain what is most important to you and what you want to accomplish in life.

PLAN DEVELOPMENT: The next step is to develop the plan for your future. We review the information we gathered and lay out options available to help you reach your goals. We then collaborate and decide on a coarse of action based on your priorities and goals.

IMPLEMENTATION: During the implementation phase of planning, we help you methodically implement the course of action that was developed. This phase can take anywhere from several months to several years.

PLAN MONITORING: This is an ongoing phase that includes regular meetings to discuss changes in your life that may affect your goals, desires and aspirations. As your life changes we will make timely adjustments according to your needs and the current economic environment.

TAX PLANNING

- Personal Tax Reduction Planning
- Business Tax Strategies
- Charitable Gift Tax Planning

PERSONAL PLANNING

- Cash Flow Management & Budgeting
- Debt Reduction
- Mortgage Planning
- Retirement Analysis & Planning
- Estate Planning / Wealth Planning
- Investment/Portfolio Analysis & Strategies
- Asset Protection Strategies
- Insurance and Long-term Care Planning

BUSINESS PLANNING

- Cash Flow Management
- Asset Protection Strategies
- Investment Advisory Strategies
- Entity Structuring (LLC, Sub-S, etc)
- Employee Compensation and Benefits
- Retirement Plan Design and Administration (Profit-sharing, 401k, SEP, etc.)
- Working Capital / Equipment Financing
- Deferred Compensation Planning
- Business Succession Planning
- Business Valuation / Mergers & Acquisition
- Risk Management (Insurance Planning)
- Key Executive Benefit Planning

"When your values are clear your decisions are easy."

— ROY DISNEY