LEVEL FOUR®
Advisory Services
A DIVISION OF CARR, RIGGS & INGRAM CAPITAL, LLC

Level Four Advisory Services

Financial Planning

- Advanced Planning
- Business Financial Planning
- Corporate Benefits Review
- Charitable Giving
- Divorce Care
- Education Funding
- Elder Care Planning
- Healthcare Planning
- Multi-generational Planning
- Personal Financial Website
- Pension Valuation
- Social Security Maximization

Risk Management

- Life Insurance
- Business Planning
- Disability Insurance
- Medicare Planning
- Long-Term Care Insurance
- Asset Protection Strategies
- Wealth Preservation Planning
- Estate Planning
- Asset-Based Long-Term Care

Business Services

- Executive Benefits
- Employee Retention Strategies
- Owner-Driven Retirement Planning
- Tax Planning
- Insurance Planning
- Qualified Retirement Plan Consultation
- Buy-Sell Agreement Review & Consultation
- Exit & Transition Planning
- Employee Health Benefits
- Property & Casualty Insurance

Corporate Retirement Plans

- 401(k)
- 403b/457
- Cash Balance
- ESOP
- Non-qualified Plans
- Profit Sharing
- Retirement Readiness - Safe Harbor

Asset Management

- Asset Allocation Models:
  - Aggressive Growth
  - Growth
  - Growth & Income
  - Income & Growth
  - Income & Preservation
- Equity Portfolios:
  - US Large Cap Growth
  - US Large Cap Value
  - International American Depository Receipts
  - Master Limited Partnership
  - Real Estate Investment Trust
- Digital Advisor
- Portfolio Analysis
- Portfolio Investment Strategy
- Volatility Assessment

Private Client Services

- Comprehensive Oversight
- Concierge Service
- Family & Entity Governance
- Family Philanthropy
- Foundation Planning

Today's market complexity and volatility demand specialized attention and a holistic approach to wealth management. We understand that what you need is a highly personalized experience that requires targeted solutions in order to reach the goals on your financial journey.

Our focus is on delivering objective and proactive advice to guide you through life's most important financial decisions.

We believe an efficient and successful way to meet this demand is by employing a team of specialists. This approach allows your advisor to supplement their individual knowledge and experience with additional resources when needed, and to help ensure all facets of your needs are being met along the way to promote an exceptional experience from the start.

What keeps you up at night? That's what we want to know, and it's exactly how we approach financial advice differently. We practice thoughtful listening, ask questions, and work to get to know you on a personal level. Level Four understands your challenges, and we are dedicated to providing professional advice about what matters most to you.