

# Financial Symmetry Inc.

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This brochure was last updated on March 30, 2022.

This brochure provides information about the qualifications and business practices of Financial Symmetry Inc. (which may also be referred to from here forward as FSI). If you have any questions about the contents of this brochure, please contact us at 919-851-8200. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about FSI is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. The CRD number for Financial Symmetry is 118443.

Registration with the SEC and other state securities authorities as a registered investment adviser does not imply a certain level of skill or training.

## Item 2: Summary of Material Changes

We've summarized below the changes to this document since it was last updated on September 2021.

Under Item 4, addition of principal, updates to total number of clients, and total assets under management.

Under Item 5, updates to fees for services.

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## Item 4: Advisory Business

### Our Firm's History

Financial Symmetry Inc. was formed in 2001 with the goal of providing FSI's clients with objective financial advice. Since then, we've added additional advisors and now have ten partners who are dedicated to the fiduciary principle that the client's best interest should remain paramount at all times.

### Our Principal Owners

The owners of FSI are Bill Ramsay, Chad Smith, Allison Berger, Will Holt, Mike Eklund, Heather Gudac, Cameron Hendricks, Grace Kvantas, Grayson Blazek, and Haley Modlin. All major decisions of a strategic and administrative nature for the firm are undertaken by FSI's Executive Team, which consists of our ten owners.

### Amount of Assets Under Advisement

As of March 30, 2022, FSI provided advice and management on approximately \$812,000,000 of financial assets for 646 family groups, which includes 299 with approximately \$431,000,000 on a non-discretionary basis, and 347 with approximately \$381,000,000 on a discretionary basis.

### Advisory Programs (Types of Services) Offered

FSI offers different service levels for our clients:



**Financial Planning** - We begin most of our client relationships with a Financial Planning arrangement. This planning engagement will include one or more of the following areas: Goal Planning, Cash Flow Planning, Debt Management, Risk Management, Tax Planning, and Estate Planning. The Financial Planning Services are generally delivered upon client engagement for such services, with planning issues prioritized and then addressed, either all at one time or over the course of several meetings.



**Wealth Management** - Our continuous advice relationship takes in to account your entire financial situation to help you reach your goals. With this service, we offer annual financial plan updates, cash flow management, tax planning, tax return reviews, continuous investment management, using a coordinated strategy encompassing, and estate reviews.

Since your financial situation is dynamic, additional services can be added as needed:

- Tax return preparation\*
- College planning
- Social security analysis
- Medicare analysis
- Insurance analysis
- Employee benefit analysis
- Debt management advice
- Financial coaching on other financial matters



**\*Tax Returns (additional cost) We complete tax returns for a number of our wealth management clients. Please discuss with your financial advisor for an estimated cost for your personal situation.**



**Emerging Wealth** - For clients beginning their wealth journey who do not yet need the full suite of services included in Wealth Management. Clients are automatically upgraded to Wealth Management if managed portfolio fees rise above the then current minimum annual fee for Wealth Management.

Service includes:

- Initial one hour consultation to establish long term strategy
- Establish appropriate asset allocation range and investment strategy
- Disciplined management of your investment portfolio



**Small Business 401(k) Advice** - With this service, we serve as a Limited-Scope 3(21) Fiduciary Investment Advisor for corporate 401(k) plans. We do not have discretion over plan assets and solely provide counsel and guidance to the Plan, while maintaining a fiduciary standard-of-care. Under this service agreement, Financial Symmetry researches, evaluates and recommends plan investment choices and may provide education materials to participants as well as participant consultations if requested at our hourly rate. For the 3(21) advisor service we charge hourly with current rates ranging from \$40-\$300 per hour.

## Item 5: Fees and Compensation



**Financial Planning** - Our typical plan cost is between \$1,000–\$4,000 but may be higher depending on level of complexity. In most cases it is conducted on an hourly basis. Our current hourly rates range from \$40-\$300/hour.



**Wealth Management** - Our fees are calculated as a percent of your portfolio assets according to the following table, with a minimum annual fee of \$3,000. Fees are billed quarterly in arrears based on the end of quarter value and are prorated for partial quarters.

From	To	Annual Rate
\$0.00	\$1,000,000.00	0.85%
\$1,000,000.00	\$2,000,000.00	0.70%
\$2,000,000.00	\$3,000,000.00	0.55%
\$3,000,000.00	and up	0.40%



**Emerging Wealth** - Our fees are calculated as a percent of your portfolio assets, starting at 0.85% with no minimum fee. Fees are billed quarterly in arrears based on the end of quarter value and are prorated for partial quarters. Once assets reach the minimum fee level of Wealth Management, your engagement with us will upgrade to Wealth Management.

*\*Fees may be deducted from clients' accounts where appropriate and applicable, and/or paid by personal check by the client following receipt of an invoice.*

*\*\*Fees based on the above tiered table are cumulative. Ex. \$2,000,000 would be billed at 0.85% for the first \$1,000,000 and 0.70% for the next \$1,000,000*

Some clients are under legacy rates different than the current fee schedule. In unusual circumstances, fees are negotiable.

All fees paid to FSI are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. Mutual fund expenses are generally described in each fund's prospectus. These expenses will generally include a management fee, other fund expenses, and possibly a distribution fee.

Clients may incur transaction fees in connection with trading of mutual fund, ETF, individual stock and bonds, which are charged by the custodian (brokerage firm holding the client's assets for safekeeping). Mutual fund and exchange traded funds (ETFs) transaction fees charged by our recommended custodian, PERSHING, LLC, generally vary from \$5 to \$25 for each purchase and sale transaction. Transaction fees from other custodians will vary and could be higher or lower. The transaction costs for stock and bond trades vary. For a discussion of our practice in recommending brokers (custodians) to our clients and negotiating brokerage fees on their behalf, please see Item 12.

## Item 6: Performance-Based Fees and Side-by-Side Management

Item 6 is inapplicable to FSI. FSI does not accept performance-based fees, nor manage accounts which impose performance-based fees, nor does FSI manage hedge funds.

## Item 7: Types of Clients



**Financial Planning** - Our typical financial planning client has one or more immediate financial questions pertaining (but not limited) to retirement, a new home purchase, the birth of a child, a new car purchase, tax savings, amounts they should be saving and/or spending, investment portfolio, college savings, insurance, and estate planning. Clients with more complicated situations typically begin with this service level and then move on to our Wealth Management service.



**Wealth Management** - Clients using our Wealth Management service are trying to balance their growing investment accounts with the many complexities that come with this situation. They may have been building wealth their entire career or just received an inheritance. This abundance of resources often brings up questions regarding tax efficiency, estate taxes, legacy planning, withdrawal strategies, and cash flow management. These clients are made up of a diverse mix of income earners and age groups. They are looking for ways to evaluate their investment needs, develop and implement optimal investment strategies, become aware of anything they may be missing, and cope with the ever-growing complexities of the financial markets.



**Emerging Wealth** - Our Emerging Wealth clients are often in the early stages of building their investment portfolio and likely to reach minimum fee for Wealth Management within five years.

## Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss

FSI's investment committee meets monthly to discuss our Long-Term Investment Outlook and decide what criteria to use when reviewing each client's investments. FSI's investment team commits considerable research time to uncover what we feel are broad mis-pricings in the markets that can be exploited to the benefit of our clients. There are two categories that are used:

**Broad** – this determines where FSI would like to be positioned at a given time within each of our client's asset allocation ranges.

**Specific** – FSI typically will have at least a couple of themes within each asset class that we seek to take advantage of. Examples include determining the specific percentage breakdown between US and Foreign holdings, or the concentration of long-term bonds vs. short-term bonds. We regularly review these themes in light of market conditions as we do not believe that we should be rigid in our thinking – no investment is a great investment at any price.

These recommendations are then applied to each client's portfolio on an ongoing basis. Upon using our wealth management service model, each client will have ranges for their asset classes that are derived from the client's risk capacity and risk tolerance. Each client's risk preferences are a combination of the amount of their investment assets, future expected cash flows, and discussions with their FSI Advisor.

Mutual funds and exchange traded funds (ETFs) are the primary investment vehicle FSI recommends to clients.

Studies of asset class performance strongly suggest that stocks that are: (a) valued lower than their peers using certain valuation methods; (b) smaller in size; and (c) have higher profitability than their peers generally have had superior rates of return potential. Accordingly, FSI tilts the equity weighting of its portfolios toward these factors.

Based on the client situation FSI typically recommends mutual funds issued by Dimensional Fund Advisors ("DFA"), which specialize in identifying and exploiting factors like the three stock factors mentioned above in a tax and cost efficient way. DFA funds are generally only available through selected registered investment advisers. Therefore, upon the termination of FSI's services to a client, restrictions regarding transferability and/or additional purchases of, or reallocation among DFA funds may apply.

There are times when FSI will use investments other than mutual funds and ETFs, particularly for cash alternatives, and when someone holds investments that would incur significant taxes and/or fees (i.e. an annuity) if they were sold.

Investing in securities involve the risk of loss which FSI's clients should be prepared to bear. FSI's investment recommendations seek to limit risk through diversification and proprietary risk/return modeling.

## Item 9: Disciplinary Information

FSI has no legal or disciplinary events to disclose under the guidelines for such disclosure promulgated by the U.S. Securities and Exchange Commission.

## Item 10: Other Financial Industry Activities and Affiliations

No employee of FSI has financial industry activities or affiliations that would create a material conflict of interest.

## Item 11: Code of Ethics, Participation, or Interest in Client Transactions and Personal Trading

FSI's fiduciary duty compels all employees to act with the utmost integrity in all of our dealings and to minimize and/or avoid any actual or perceived conflict with our clients. The interests of our clients will always be placed ahead of the firm's or any employee's own investment interests. Employees are expected to not divulge information regarding client securities holdings to any individual outside of the firm except as necessary to maintain or service a client's account or if requested by the client. Any new employees must acknowledge they have read and understand and agree to comply with the FSI compliance policy manual.

### Personal Trading Policy

Employees are expected to purchase or sell a security (not including mutual funds or Government obligations) for their personal accounts only after trading of that same security has been completed in client accounts. Employees are required to report non-exempt securities transactions and holdings for all accounts in which the employee has a direct or indirect beneficial ownership interest. FSI keeps reports for all personal transactions in non-exempt securities made by employees and/or copies of brokerage confirmations and statements. FSI typically verifies all trades executed within 48 hours of the trade date. Trade execution and trade verification are separate processes, and involve different team members.

Employees are encouraged to conduct their personal transactions within the following types of securities:

1. Shares of open-end mutual funds and ETFs
2. Shares of any money market fund;
3. Direct obligations of the United States Government
4. Money market instruments, including bankers' acceptances, bank certificates of deposit, commercial paper, repurchase agreements and other high quality short-term debt.

## Item 12: Brokerage Practices

For general brokerage accounts, we suggest that clients hold their assets at Pershing, LLC. They have interfaces that allow us to get automated data feeds for our reporting and allow us to execute transactions through their website. Pershing, LLC provides regular account statements to each account holder. We encourage our clients to carefully review the account statements they receive from the qualified custodian, and to compare those statements to the portfolio statements our firm provides. We will also recommend that clients hold assets directly with certain other account providers including but not limited to The Capital Group which sponsors the CollegeAmerica 529 plans, insurance companies like TIAA-CREF for certain retirement accounts and Transamerica for certain low cost annuities. We regularly review the relationships between clients, custodians and the Company, striving to achieve the best balance between cost, convenience, service and flexibility. We recommend changing custodians when we feel it is appropriate. Participation in the custodians programs also provides access to certain mutual funds which generally require significantly higher minimum initial investments or are generally available only to institutional investors.

## Item 13: Review of Accounts



Account reviews are conducted regularly in response to various changes to clients' situations, such as:

1. Substantial deviation from stock allocation targets, which can be caused by
  - o Withdrawals or deposits.
  - o Change in FSI's Investment outlook or global allocation model
  - o Market changes
  - o Change in preferred security's status
  - o Change in client's risk capacity and/or tolerance
2. Change in client's personal situation such as
  - o Change in financial goals
  - o Change in employment
  - o Significant life event such as marriage, divorce, death or inheritance

Account reviews are also conducted at anytime upon request by client.

Client portfolio reviews will be conducted by FSI's Portfolio Management team, which consists of CFP(R) professionals and FSI portfolio managers at least annually if the above conditions have not been triggered in the prior twelve months.

FSI provides summaries and details of a client's portfolio on our online Client Center. Clients may also choose to receive paper or electronic summary reports on an adhoc or scheduled basis.

## Item 14: Client Referrals and Other Compensation

FSI has a referral arrangement with Wealthramp which provides for Wealthramp to receive a percentage of revenue received by FSI for clients referred to FSI by Wealthramp. Clients referred by Wealthramp pay FSI the same fee rates as clients not referred by Wealthramp.

FSI team members will occasionally attend conferences paid for by mutual fund houses to further their understanding of the research process behind the operation. These occasions give FSI the opportunity to investigate the business of the specific fund family and also gain insight to investment styles of individual managers. This is done infrequently to minimize conflicts of interest.

## Item 15: Custody

FSI engages in practices on behalf of its clients that require disclosure at the Custody section of Part 1 of Form ADV. Because of this, FSI will be subject to a surprise independent third party CPA audit annually.

FSI does not have the authority to execute withdrawals or transfers without client's prior consent nor change beneficiary designations or ownership on account(s) without client's written consent and signed agreement. FSI shall provide accounting for all transactions performed if client requests or if an authorized personal representative or fiduciary acting on client's behalf makes such a request. The client may revoke this agreement at any time by providing written notice to FSI.

With a client's consent, FSI may be provided with the authority to seek deduction of FSI's fees from a client's accounts; this process generally is more efficient for both the client and the investment adviser.

## Item 16: Investment Discretion

FSI manages client portfolios on either discretionary or non-discretionary basis as chosen by clients. While most clients choose discretionary management, there are limited cases where FSI will make discretionary changes for non-discretionary agreements such as sales to cover checks written by clients, for management fees due and electronic debits submitted. All portfolios under our Emerging Wealth service are managed on a discretionary basis.

## Item 17: Voting Client Securities

As a matter of firm policy and practice, FSI does not accept authority to vote proxies on behalf of clients.

## Item 18: Financial Information

FSI does not solicit the prepayment of client fees. Additionally, FSI has never been the subject of a bankruptcy proceeding.



# Bill Ramsay, CFP®

Founder and President

## ABOUT THE CERTIFIED FINANCIAL PLANNER™ CERTIFICATION

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- completion of a CFP® Board Certified education program
- passing a comprehensive examination
- fulfilling three years of full-time industry relevant work experience
- complying with the CFP® Board Code of Ethics
- ongoing, yearly continuing education

## CONTACT

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## ABOUT ME

Bill has been providing financial services since 1985 and earned his CFP® certification in 1998. Continuous improvement and commitment to quality are among his core beliefs. These values are reflected in the growth of Financial Symmetry and the loyalty of clients and staff.

Bill is often interviewed for industry publications such as Financial Planning, Inside Information, Journal of Financial Planning and Investment Advisor.

He is a frequent guest for The Triangle Business Journal's annual financial roundtable discussions. Bill has also been interviewed for national financial publications like The Wall Street Journal and Barron's as well as general news publications such as Newsweek and the Raleigh News and Observer.

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

- Graduated from the North Carolina School of Science and Mathematics | 1984
- Attended University of North Carolina- Chapel Hill
- Completed CERTIFIED FINANCIAL PLANNER™ certification | 1997
- NASD Registered Representative | July 1985 - June 2006
- Licensed Life and Health insurance agent (North Carolina) | 1990 - 2006
- Principal - Financial Balance Corp | June 1996 - August 2001
- Principal - FSI | Since 2001

Date of birth: October 29, 1966





# Chad Smith, CFP®

Partner and Primary Advisor

## ABOUT THE CERTIFIED FINANCIAL PLANNER™ CERTIFICATION

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## CONTACT

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## ABOUT ME

With decades of experience, Chad serves clients that are close to retirement to find the unique tax savings strategies available to them. He also specializes in helping busy professionals and executives of technology companies make the best decisions with their stock compensation programs. With his degree in Finance from NC State and the CFP® designation, he aspires to employ a fiduciary approach by putting his client's interest first while finding the best solutions for their specific situation.

Chad enjoys serving in with several different programs in downtown Raleigh as well as teaching in the financial stewardship program at Hope Community Church. He is an active member of NAPFA, the Financial Planning Association and FPA's NexGen. He has been quoted and appeared on WSJ.com, Bloomberg.com, Businessweek.com, MSN.com, Financial Planning Magazine, Triangle Business Journal, and Investment News.

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

- BS Business Management, North Carolina State University
- Completed CERTIFIED FINANCIAL PLANNER™ certification | May 2006
- Completed the College for Financial Planning CFP® Certification Professional Education Program | April 2005
- Employed with Financial Balance | February 2000 - August 2001
- Employed with FSI since August 2001
- Principal with FSI since 2006

Date of birth: July 31, 1978

1/31/2022



# Allison Berger, CFP®

Partner and Primary Advisor

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## CONTACT

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## ABOUT ME

After completing her degree at NCSU, Allison worked in an assisting advisory position while studying through the CFP® coursework. She enjoys building personalized strategies to meet the unique needs of each client and providing guidance through the changes that life brings.

In addition to working with clients, Allison is also passionate about financial education, volunteering with NAPFA's "Your Money Bus" campaign and speaking to local college students about the benefits of investing early and often. Allison is an active member of NAPFA, the Financial Planning Association and FPA's Nexgen, and she has been quoted in Investment News.

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

- BS Business Management, North Carolina State University
- Completed CERTIFIED FINANCIAL PLANNER™ certification | August 2007
- Completed the NC State University CFP® Certification Professional Education Program | November 2006
- Employed with FSI since January 2005
- Principal with FSI since 2008

Date of birth: May 5, 1982



# Will Holt, CFP®, CPA

Partner and Primary Advisor

## ABOUT THE CERTIFIED FINANCIAL PLANNER™ CERTIFICATION

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- ongoing, yearly continuing education

## ABOUT THE CERTIFIED PUBLIC ACCOUNTANT CERTIFICATION

A CPA is an accountant licensed by a state board to engage in public accounting. The CPA certification is the only licensed qualification in accounting.

- Each candidate for certification must complete 150 hours of college-level course work and have gained a bachelor's degree with a concentration in accounting.
- A CPA candidate must pass the Uniform CPA Examination and fulfill certain work experience requirements.
- After gaining certification, a CPA is required to take continuing professional education courses to keep current on developments in the field.

## CONTACT

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## ABOUT ME

Prior to joining Financial Symmetry, Will worked for over a decade with small business owners and individuals as their trusted adviser for financial and tax matters. As a partner in a local CPA firm, he gained valuable experience in the all important tax segment of the financial industry that has provided a springboard for his role as a financial planner.

By joining Financial Symmetry from the field of public accounting, Will believes he is uniquely positioned to assist clients with complexities in the area of taxation. Since coming on board with Financial Symmetry in October 2006, Will has added to his expertise by gaining the CFP® certification in August 2009. He also became a partner with the firm in the same year.

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

- BS Accounting, North Carolina State University
- Completed CERTIFIED FINANCIAL PLANNER™ certification | August 2009
- Completed Certified Public Accountant Certification | February 1998
- Employed with Financial Symmetry since October 2006
- Principal with FSI since 2009

Date of birth: August 29, 1967



# Mike Eklund, CFP®, CRPC®, CFSLA, MBA, CPWA®

Partner and Primary Advisor

## ABOUT THE CERTIFIED FINANCIAL PLANNER™ CERTIFICATION

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- fulfilling three years of full-time industry relevant work experience
- complying with the CFP® Board Code of Ethics
- ongoing, yearly continuing education

## ABOUT THE CERTIFIED PRIVATE WEALTH ADVISOR® (CPWA®)

The CPWA® certification is an advanced professional education and certification program for advisors who serve high-net-worth clients. The CPWA® designation requirement include:

- complete coursework that focuses on a variety of wealth management topics (human dynamics, wealth management strategies, client specialization and client focus, and legacy planning)
- successfully pass CPWA® examination
- 40 hours of continuing education every two years, including two hours of ethics education

## ABOUT THE CHARTERED RETIREMENT PLANNING COUNSELOR™ (CRPC®)

The Chartered Retirement Planning Counselor designation is conferred by the College for Financial Planning. The CRPC® designation requirement include:

- complete coursework that focuses on clients' pre- and post-retirement needs
- successfully pass the CRPC® examination
- ongoing, continuing education

## ABOUT THE COLLEGE FUNDING AND STUDENT LOAN ADVISOR (CFSLA)

The College Funding and Student Loan Advisor designation is conferred by College Affordability LLC. The CFSLA designation requirement include:

- complete coursework focuses on college funding and student loan repayment
- successfully pass the CFSLA examination
- ongoing, continuing education

## ABOUT THE CHARTERED FINANCIAL ANALYST

The Chartered Financial Analyst is a professional credential offered by the CFA Institute to investment and financial professionals upon passing three exams (I, II and III)

## CONTACT

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## ABOUT ME

Mike enjoys helping clients prioritize and organize their financial lives. Prior to joining Financial Symmetry, Mike worked in the banking industry for over a decade helping raise debt capital for middle market companies. He gained valuable knowledge of the financial markets during this time that will be instrumental in working with clients. Mike earned the CFP® designation in 2015. He is an active member of NAPFA and the Financial Planning Association (FPA).

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

- MBA from the Kellogg School of Management
- BS Finance, University of Illinois @ Urbana/Champaign
- Completed CERTIFIED FINANCIAL PLANNER™ certification | 2015
- Passed the CFA Level I
- Completed CERTIFIED PRIVATE WEALTH ADVISOR® certification | December 2021
- Completed CHARTERED RETIREMENT PLANNING COUNSELOR™ certification | June 2012
- Completed College Funding and Student Loan Advisor certification | September 2018
- Employed with GE Capital | 1999-2006
- Employed with American Capital, Ltd | 2006-2012
- Employed with FSI since September 2012
- Principal with FSI since 2014

Date of birth: December 21, 1976



# Cameron Hendricks, CFP®

Partner and Primary Advisor

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## CONTACT

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## ABOUT ME

Cameron has been with FSI for over 5 years and started as an intern with FSI in 2010, during his junior year of college at NC State University.

He is looking forward to developing relationships with new and existing clients and playing a key role in helping them reach their financial goals.

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

- BS Business Administration, North Carolina State University
- Completed CERTIFIED FINANCIAL PLANNER™ certification | April 2015
- Completed the NC State University CERTIFIED FINANCIAL PLANNER™ Certification Education Program | January 2014
- Employed with FSI since May 2010
- Principal with FSI since 2016

Date of birth: February 9, 1989



# Grace Kvantas, CFP®

Partner and Primary Advisor

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## CONTACT

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## ABOUT ME

Grace is passionate about helping clients leverage themselves for financial success. With her Finance degree from NC State and the CERTIFIED FINANCIAL PLANNER™ designation, she works as a fiduciary by putting clients' interest first while finding the best solutions for each individual situation.

Grace has been employed at FSI for over 6 years. She is a member of NAPFA and its NAPFA Genesis program as well as the Financial Planning Association and its FPA NexGen program and has been featured in *InvestmentNews*.

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

- BS Business Administration – Finance, North Carolina State University
- Completed CERTIFIED FINANCIAL PLANNER™ certification | December 2015
- Completed the NC State University CFP® Certification Professional Education Program | October 2015
- Employed with FSI since October 2009
- Principal with FSI since 2019

Date of birth: January 22, 1989



# Grayson Blazek, CFP®

Partner and Primary Advisor

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- complying with the CFP® Board Code of Ethics
- ongoing, yearly continuing education

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## ABOUT ME

Grayson is looking forward to working with clients to prioritize, plan for and achieve their financial goals. He developed a passion for personal finance during his time at NC State, where he graduated with a bachelor's degree in Finance and a minor in accounting.

Grayson started as an intern at Financial Symmetry in 2012, and joined the staff full time in 2014.

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

- BS Business Administration–Finance, North Carolina State University
- Completed CERTIFIED FINANCIAL PLANNER™ certification | July 2016
- Completed CFP® Certification Professional Education program through the College for Financial Planning | April 2016
- Employed with FSI since May 2012

Date of birth: March 16, 1992



# Haley Modlin, CFP®

Partner and Primary Advisor

## ABOUT THE CERTIFIED FINANCIAL PLANNER™ CERTIFICATION

CFP® is the highest standard in the industry for financial planning credentials. CFP® certification requires meeting rigorous professional standards including:

- completion of a CFP® Board Certified education program
- passing a comprehensive examination
- fulfilling three years of full-time industry relevant work experience
- complying with the CFP® Board Code of Ethics
- ongoing, yearly continuing education

## CONTACT

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🌐 [www.financialsymmetry.com](http://www.financialsymmetry.com)

## ABOUT ME

Haley enjoys helping her clients create comprehensive financial plans and serving as their financial coach as they navigate through different stages of life. In particular, she has an interest in helping women and their families improve their overall financial lives.

Haley joined the Financial Symmetry team in 2014 and has held many different roles within the company. As a fiduciary advisor, she puts the clients' interest first to give unbiased recommendations. She is also a member of the Financial Planning Association (FPA).

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

- BS Business Administration – Finance, North Carolina State University
- Completed CERTIFIED FINANCIAL PLANNER™ certification | December 2019
- Completed CFP® Certification Professional Education program | August 2019
- Employed with FSI since August, 2014
- Shareholder with FSI since January 2022

Date of birth: February 19, 1993





# Darian Billingsley, CFP®

Primary Advisor

## ABOUT THE CERTIFIED FINANCIAL PLANNER™ CERTIFICATION

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- fulfilling three years of full-time industry relevant work experience
- complying with the CFP® Board Code of Ethics
- ongoing, yearly continuing education

## CONTACT

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## ABOUT ME

Darian is passionate about empowering clients to make sound financial decisions and achieve success in their finances. By constructing a comprehensive financial plan, she enjoys working with clients to address the complex financial needs of individuals and families. As a fiduciary advisor, she makes it her top priority to provide transparent and unbiased advice that serves her clients' best interest.

Darian started her career with Financial Symmetry in 2016 and has since served as a direct point of contact for our clients collaborating with colleagues, clients and fellow advisors to develop, implement and monitor customized financial planning strategies that meet their short and long-term objectives.

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

- BS Business Administration – Finance concentration and a minor in Accounting, North Carolina State University
- Completed the Poole College of Management Data Analytics Honors Program
- Completed CERTIFIED FINANCIAL PLANNER™ certification
- Completed CFP® Certification Professional Education program
- Employed with FSI since August, 2016

Date of birth: October 15, 1995



# Christian Polanco, CFP®

Primary Advisor

## ABOUT THE CERTIFIED FINANCIAL PLANNER™ CERTIFICATION

CFP® is the highest standard in the industry for financial planning credentials. CFP® certification requires meeting rigorous professional standards including:

- completion of a CFP® Board Certified education program
- passing a comprehensive examination
- fulfilling three years of full-time industry relevant work experience
- complying with the CFP® Board Code of Ethics
- ongoing, yearly continuing education

## CONTACT

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## ABOUT ME

Christian is passionate about collaborating with clients to establish a financial plan that is tailored to their lifestyle and goals. He believes that everyone should have access to the tools and knowledge to be successful and feel in control of their financial life.

On December 2021, Christian successfully met the standards established by the CFP Board to obtain the CERTIFIED FINANCIAL PLANNER™ designation. He is looking forward to establishing long term relationships with new and existing clients, built on mutual respect and trust.

Outside of FSI, Christian volunteers as a financial mentor with 3rd Decade, a non profit organization that provides free financial mentoring and education to young adults.

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

- BS Applied Economic Management - Concentration in Financial Planning
- Completed CERTIFIED FINANCIAL PLANNER™ certification December 2021
- Completed CFP® Certification Professional Education program September 2021
- Employed with Wells Fargo 2015-2018
- Employed with FSI since January 2019

Date of birth: July 13, 1992