



IS FINANCIAL INDEPENDENCE
ON YOUR HORIZON?





MOTT & ASSOCIATES 25 YEARS OF EXCELLENCE

Mott & Associates was founded in 1982 as an accounting and tax service firm for individuals and small business owners. The goal was unique: Mott & Associates would strive to assist its clients in every aspect of their financial lives. More than 20 years later, that remains the same.

The firm has expanded, however. Today, Mott & Associates is a comprehensive wealth management firm, which specializes in income planning. Still led by Mike, as well as his wife, Barbara, Mott & Associates offers insurance, tax planning, retirement planning and

estate planning. In addition, these professionals can offer investments and money management through Lincoln Financial Securities Corporation. This combination of services aims to create financial independence for each Mott & Associates client through financial stability and security.

But it's about more than the numbers at Mott & Associates. With a comprehensive approach and dedication to personal service, this family-owned practice has earned a reputation of trust and excellence throughout Manatee County and its industry.

FAMILY OWNED

Mott & Associates Principals, J. Michael and Barbara Mott, are dedicated to helping clients achieve all their financial goals. With a “hands-on” approach to

financial guidance, they remain focused on where each client wants to go and offer advice on how to get there through a variety of trusted, disciplined strategies.



J. MICHAEL MOTT | CFP®

A Bradenton native, Mike Mott has more than 30 years of accounting, tax and financial planning experience. Mike is a graduate of Georgia State University with a major in accounting. He began his professional career in 1972 in the Orlando area, returned to Bradenton in 1976 and opened the firm's doors in 1982. Mike is a Certified Financial Planner® practitioner, a registered representative of Lincoln Financial Securities Corporation and has a Florida Life and Health Insurance License.



BARBARA A. MOTT | CFP®, EA

With over 28 years of tax preparation and planning experience, Barbara Mott is licensed to practice as an Enrolled Agent before the IRS and a former tax course instructor. She is a Certified Financial Planner® practitioner, a registered representative of Lincoln Financial Securities Corporation and has a Florida Life and Health Insurance License.

PERSONAL APPROACH,
PROFESSIONAL GUIDANCE



OUR PROCESS & PHILOSOPHY FOCUSING ON UNIQUE NEEDS

Financial preferences and needs are just as personal as any other choice in life, and the strategies to fulfill those needs – from college funding for children or grandchildren to planning for retirement for yourself – should be no different. Mott & Associates has developed this 6-step Planning Process to focus on these needs:

1. **Gather Information** – This “financial check-up” helps Mott & Associates create the best financial strategy for you.
2. **Set Goals and Expectations** – With your current financial picture in mind, your values, concerns and expectations are identified.
3. **Analyze and Evaluate** – This thorough analysis identifies your strengths, weaknesses, potential problems and opportunities.
4. **Develop a Written Financial Strategy** – A step-by-step plan of action is then created utilizing

an integrated planning approach with an emphasis on minimizing taxes.

5. **Implement the Strategy** – Once approved, the next step is to set the financial plan into motion together.
6. **Monitor and Adjust** – The plan’s progress will be tracked regularly and adjusted as necessary due to changing market conditions or changes in your financial situations, goals or priorities.

This tried-and-true process not only centers on clients individually, but it also allows the firm to understand each client’s financial “big picture” first, which means more accurately planned strategies for the present and future. When combined with the firm’s institutional-like disciplines and personal service, the result of the process is an experience that brings greater confidence in meeting both long- and short-term financial goals.



THE I FILES – HELPING CLIENTS UNDERSTAND THE INCOME PLANNING PROCESS

It can be both difficult and confusing for clients to plan for their financial futures and determine what they’ll need when work becomes optional. That’s why Mott & Associates has developed *The I Files*, a way to help clients more clearly understand how

they can utilize income from their investment assets with higher predictability despite the market.

Short for “The Income Files,” *The I Files* utilizes a series of

income modules, or ‘files’, to demonstrate how allocating proper asset classes for various time frames can provide a lifetime of inflation-protected income. More



specifically, the most conservative assets should be allocated for immediate income needs, while more aggressive assets should be planned for long-term growth.

Easily understood and managed, *The I Files* frequently helps clients realize exactly where they stand financially. It also helps them make better decisions regarding income distribution when they are ready to

supplement their income from their investment assets. Plus, it

illustrates the impact of their short- and long-term planning goals and needs. And it’s yet another way

Mott & Associates strives to improve the confidence of its clients.

FINANCIAL STRATEGIES
FOR SUCCESSFUL PEOPLE



PRODUCTS & SERVICES

Comprehensive Wealth Management* — This ongoing option is a combination of the services listed below. Also included are annual updates and strategy reviews of financial plans, quarterly investment reports, income tax planning, and periodic updates of insurance and estate planning. All of these services and offerings are covered by one annual fee.

Comprehensive Financial Plans* — All relevant areas of a client's financial situation are reviewed and a written course of action is developed to help them reach their personal goals. Offered as a service through Lincoln Financial Securities Corporation, this type of plan normally includes an evaluation of the client's current assets, liabilities, cash flow, tax situation, insurance needs, and existing retirement and estate plans.

Financial Profiles* — In some cases a client may have a more focused need, such as college education planning, insurance needs analysis, retirement plan review or estate plan design. Each of these can be performed on an a la carte basis, with a written plan of action for the specific subject.

Money Management* — This is a fee-based service provided by the professional staff of Mott & Associates, who are investment advisory representatives of Lincoln Financial Securities Corporation. This service uses one or more institutional money managers who have been reviewed and retained by the representative to meet the client's specific investment goals.

Investment Planning* — This service provides an analysis of a client's investment portfolio to evaluate performance and asset allocation, as well as a risk assessment in relation to the client's personal goals and time frames. In addition, investments such as mutual funds, stocks, bonds and variable annuities are offered through Lincoln Financial Securities Corporation.

Insurance Planning — This service offers advice and products for life, disability and long-term care insurance, as well as health savings accounts.

Tax Preparation and Planning Services — Offered to individuals, small businesses, trusts and estates upon request and by separate agreement.

*Investment and advisory services offered through representatives of Lincoln Financial Securities Corporation, Member SIPC to residents of AZ, CO, FL, GA, IA, IL, IN, KY, ME, MI, MN, MO, NC, NJ, NY, OH, OK, PA, SD, TX, and WA. Lincoln Financial Securities Corporation and Mott & Associates are not affiliated. Lincoln Financial Securities Corporation and its representatives do not offer tax or legal advice. Independent of Lincoln Financial Securities Corporation, however, Mott & Associates provides tax advice and tax preparation services.

PROFESSIONAL RELATIONSHIPS

LINCOLN FINANCIAL SECURITIES CORPORATION

Lincoln Financial Securities Corporation is the broker-dealer with which J. Michael Mott & Barbara A. Mott are affiliated as registered representatives in order to conduct securities transactions for their clients. These professionals pay a fee to LFSC for its transaction and compliance



services. Mott & Associates has no ownership ties with LFSC, nor does it have any requirements from them to sell products or produce transactions. LFSC is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC).

THE PROFESSIONALS AT MOTT & ASSOCIATES ARE ALSO AFFILIATED WITH OR MEMBERS OF THE FOLLOWING:

- Better Business Bureau
- Estate Planning Council
- Financial Planning Association
- Florida Society of Accountants
- Manatee County Chamber of Commerce
- Pershing, LLC
- SEI Private Trust Company

FULL SERVICE
WEALTH MANAGEMENT



CONTACT US TODAY
FOR A
COMPLIMENTARY CONSULTATION

(941) 746-3216



415 32nd Street West
Bradenton, FL 34205
tel (941) 746-3216 • *fax* (941) 747-3642
www.mottassociates.com

