

Montague ‘Cosmo’ L. Boyd, CFP®Senior Vice President - Wealth Management
Financial Planning Specialist

- Series 3, 7, 8, 63, 65 & CFP®
- Georgia Life Insurance, Accident and Sickness, Variable Products; Tennessee Life Insurance, Variable Products
- Graduate of Sewanne College: University of the South
- Responsible for Financial Planning and Mutual Fund Research
- Married with Three Daughters Hobbies are Computers, Technology, Weapons and Modern Musicology

Montague ‘Cosmo’ L. Boyd, CFP® is licensed in the following state(s): AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV

Richard S. DuBow

Senior Vice President - Wealth Management

- Series 7, 63 & 65
- Georgia Life Insurance, Accident and Sickness, Variable Products
- Graduate of Duke University
- Responsible for Client Account Servicing and Fixed Income Research
- Married with Two Sons and One Daughter and Hobbies Include Cars, Movies, and Boxing

Richard S. DuBow is licensed in the following state(s): AL, AR, AZ, CA, CO, CT, DC, FL, GA, IL, KY, LA, MA, MD, ME, MI, MO, MS, NC, NJ, NM, NV, NY, OH, PA, SC, TN, TX, VA, WA, WI

William H. Pahl, Jr.

Senior Vice President - Wealth Management

- Series 3, 7, 63 & 65
- Graduate of the University of Georgia
- Has a Son and a Daughter and Hobbies include Fishing, Hunting and Farming
- Georgia Life Insurance, Accident and Sickness, Variable Products
- Responsible for Client Account Servicing

William H. Pahl, Jr. is licensed in the following state(s): AL, AR, AZ, CA, CO, CT, DC, FL, GA, IL, KY, LA, MA, MD, ME, MI, MO, MS, NC, NJ, NM, NV, NY, OH, PA, SC, SD, TN, TX, VA, WA, WI

David L. Higgins

Senior Vice President - Wealth Management

Senior Investment Management Consultant

- Series 7, 63 & 65
- Graduate of Vanderbilt University
- Married with a Son and a Daughter and Hobbies include Hiking, Swimming and Travel
- Georgia Life Insurance, Accident and Sickness, Variable Products
- Responsible for Consulting to Institutions, Foundations, and Endowments

David L. Higgins is licensed in the following state(s): AL, AR, AZ, CA, CO, CT, DC, FL, GA, IL, KY, LA, MA, MD, ME, MI, MO, MS, NC, NJ, NM, NV, NY, OH, PA, SC, TN, TX, VA, VT, WA, WI

Michael W. Borchers

First Vice President - Wealth Management

Investment Management Specialist/

Financial Advisor

- 1992 - Present: Smith Barney
First Vice President - Wealth Management
Investment Management Specialist/ Financial Advisor
Atlanta, GA
- M.B.A. Finance, 1991
Georgia State University
Atlanta, GA
- Series 7 - General Securities Representative
Series 8 - General Securities Sales Supervisor
Series 65 - Investment Advisory Agent
- 1988 - 1992: Xerox Corporation
Atlanta, GA
- B.A. Economics, 1988
Vanderbilt University
Nashville, TN
- Georgia Insurance License
Life, Variable Life, Variable Annuity

Michael W. Borchers is licensed in the following state(s): AL, AR, AZ, CA, CO, CT, DC, FL, GA, IL, KY, LA, MA, MD, ME, MI, MO, MS, MT, NC, NJ, NM, NV, NY, OH, PA, SC, TN, TX, VA, WA, WI

Jake D. Pace

Second Vice President - Wealth Management

- Series 7, 63 & 65
- Graduate of Mercer University
- Married and Hobbies include Golf and Gardening
- Georgia Life Insurance, Accident and Sickness, Variable Products
- Responsible for Client Account Servicing

Jake D. Pace is licensed in the following state(s): AL, AR, AZ, CA, CO, CT, DC, FL, GA, IL, KY, LA, MA, MD, ME, MI, MO, MS, NC, NJ, NM, NV, NY, OH, PA, SC, TN, TX, VA, WA, WI

Christine Lizaso

Second Vice President - Wealth Management

- Series 7, 63 & 65
- Graduate of University of Colorado
- Hobbies include Travel, Running and Cooking
- Georgia Life Insurance, Accident and Sickness, Variable Products
- Responsible for Retirement Plans

Christine Lizaso is licensed in the following state(s): AL, AR, AZ, CA, CO, CT, DC, FL, GA, IL, KY, LA, MA, MD

J. Casey Jones, CFP®

Second Vice President - Wealth Management

- Series 7, 63 & 65
- Graduate of Piedmont College
- Married and Hobbies include Boxing, Soccer, Technology and Guitar
- Georgia Life Insurance, Accident and Sickness, Variable Products; Tennessee Life Insurance, Variable Products
- Responsible for Financial Planning and Mutual Fund Research

J. Casey Jones, CFP® is licensed in the following state(s): AL, AR, AZ, CA, CO, CT, DC, FL, GA, IL, KY, LA, MA, MD, ME, MI, MO, MS, NC, NJ, NM, NV, NY, OH, PA, SC, TN, TX, VA, WA, WI

Cecilia Oró

Financial Advisor

Financial Planning Specialist

- 1998 - Present: Smith Barney
Financial Advisor
Atlanta, GA
- Originally from Buenos Aires, Argentina
- Series 7, 63, 65 Licensed
- Responsible for Financial Planning
- Certified Divorce Financial Analyst
- Hobbies: Travel, Movies, Reading

Cecilia Oró is licensed in the following state(s): AL, AR, AZ, CA, CO, CT, DC, FL, GA, IA, IL, IN, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, NJ, NM, NV, NY, OH, PA, SC, TN, TX, VA, WA, WI



The 680 Group at Smith Barney

The 680 Group Story

The 680 Group serves clients in three areas – Wealth Management for affluent families, Corporate Retirement Plans, and Institutional Investment Services for non-profit organizations, foundations and endowments.

The 680 Group at Smith Barney entered the wealth management industry with a new, revolutionized vision and commitment to the highest level of personal service.

As the partners of **The 680 Group** wrapped up their quarterly meeting, they were pleased that the organization was healthy and had a strong delivery system for its customers. However, they did foresee a challenge. How could they keep from being a victim of their success? **The 680 Group** has built a very strong reputation among their customers. Ninety-nine percent of their clients come through referrals.

As they began to brainstorm on how to expand the acquisition of customers, they reflected back on the history and legacy of their practice. In 1979, Cosmo Boyd and Richard DuBow saw the power of success in a partnership.

With the partnership, **The 680 Group** took wealth management to a new level. **The 680 Group** reinvented the process of helping clients achieve their goals and clearly understand the financial planning process.

As one of America’s first CERTIFIED FINANCIAL PLANNER™ practitioners, Cosmo brought forward the experience and knowledge that set him apart in the industry. Cosmo’s vision transformed **The 680 Group** from a commodity wealth management firm to a revolutionary, best in class, fully integrated planning and investment practice. Success soon followed. With a referral client base, **The 680 Group** has grown from two partners in 1979 to nine partners in 2008.

Cosmo successfully implements the ‘3 S model’ introduced by ‘Luxury Economics’ and motivates his team to apply it on daily basis. **The 680 Group** developed a best in class system to help clients receive the attention that they deserve in all areas of financial and investment planning. With over 125 years of combined experience and a commitment to personal service, **The 680 Group** strives to exceed customer and market expectations.

The 680 Group has a unique and compelling story and is searching for the best way to deliver its message to affluent families of Atlanta and beyond. They asked themselves the following questions: *Can a weekly dinner seminar be the answer? Should we advertise in magazines? Should we give speeches to groups like the Chamber Of Commerce? Should we cold call?*

They know that when they do win over a customer it is usually a customer for life if not generations.



The 680 Group at Smith Barney

Financial Advisors

2300 Windy Ridge Parkway

Suite 550 North

Atlanta, GA 30339

tel: 770.933.3124

toll free: 800.843.8729 ext. 3193

fax: 770.933.3078

3S Model – Sales

- ❖ **The 680 Group** serves affluent individuals and families, corporate clients, and non profit organizations including foundations and endowments.
- ❖ **The 680 group** manages total assets in excess of \$1.8 billion.
- ❖ **The 680 Group** manages approximately \$380 million for non-profit organizations, private foundations and endowments.
- ❖ **The 680 Group** currently manages retirement plans for more than 80 companies.
- ❖ **The 680 Group** has a closing rate of 70% to 85%
- ❖ **The 680 Group** projects 5-7 years to double its revenues
- ❖ **The 680 Group's** revenue has increased 10% since last year
- ❖ Most of **The 680 Group's** customers are obtained through referrals. There is no direct cost for customer acquisition. However **The 680 Group** values strong relationships with professionals in all industries and considers referrals to be a strong base for professional relationships.

3S Model – Service

The 680 Group success stories in service are commonplace. The Group has achieved very high customer satisfaction and customer loyalty due to the exclusive treatment each client receives. The reason that customer satisfaction is high is the best in class work flow for financial planning that the group has developed. Execution is the core strength for **The 680 Group**.

Every member of **The 680 Group** is heavily involved in helping every client and ensuring that he or she is satisfied. **The 680 Group** successfully implements *Total Contact Ownership* as introduced by 'Luxury Economics'.

The group's Wealth Management practice combines the intensive financial planning analysis of its CERTIFIED FINANCIAL PLANNER™ practitioners with the experienced investment advice of its Relationship Mangers to help the group's clients identify and reach their goals.

The 680 Group provides a full array of services including investment policy drafting, asset allocation modeling, spending policy review, manager search and selection, performance monitoring, and board education.

The 680 Group believes that a documented financial plan provides the foundation to success in the areas of retirement planning, college education funding, wealth accumulation, and wealth transfer to future generations or charitable concerns.

The 680 Group offers its clients first class service and a memorable experience. The group value its customers time and comfort. The lobby area of **The 680 Group** is very comfortable. The group's clients never have to wait longer than five to ten minutes, and a receptionist is always available during business hours to help clients.

All of this allows the group to be a leader in the industry and create long-term relationships with its clients.

3S Model – Systems

The 680 Group employs a system that facilitates workflow and ensures that all issues and customers are given the highest care.

- ❖ A Relationship Manager initially meets with a client to gain an understanding of his / her needs, describes the group's planning and investment process, and discusses the type of relationship that the client can expect from **The 680 Group**.
- ❖ **The Financial Planning Group** at **The 680 Group** is dedicated to helping clients with the Financial Planning process. *Jana Burke* contacts the client to schedule an information gathering conference call with *Cecilia Oro*.
- ❖ *Cecilia Oro* communicates with the client verbally and through a written questionnaire to gather all pertinent financial information.
- ❖ *Casey Jones, CFP*, uses this information to develop a financial planning model for the client including a target rate of return.
- ❖ *Jana Burke* contacts the client to set up an in-office appointment with *Cosmo Boyd, CFP*.
- ❖ *Cosmo* meets with client and discusses the results and implications of their financial plan and makes planning suggestions to the client.
- ❖ **The 680 Group's** Relationship Managers are devoted to helping clients with Investment Planning. *Richard DuBow, Bill Pahl, Dave Higgins, Mike Borchers or Jake Pace* meet with clients to discuss an asset allocation and investment plan that is designed to meet the client's target rate of return as identified in their financial plan. Special attention is devoted to understanding the client's risk tolerance and setting appropriate expectations for their investment portfolios and frequency of contact.
- ❖ *Jana Burke* contacts clients to schedule financial planning annual reviews in order to make sure that the client is satisfied.
- ❖ **After Hours Message** - The first part of **The 680 Group** after hours message reminds clients that they cannot leave buy or sell orders or other transactional requests in their message and expect them to be acted upon. This after hours message is set by Smith Barney and cannot be changed. After this message, members of **The 680 Group** can leave their own message.
- ❖ **Call Returns** - **The 680 Group** implements and emphasizes the 'Same Day Call Return' policy. However most calls are returned much sooner on average.
- ❖ **Data** - The group's client data is kept by *Cecilia Oro*, and it is kept for several years.