



Kendall Capital: Looking Out for Montgomery County's Middle Class Millionaires

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Kendall Capital is a wealth management firm providing fiduciary financial planning and investment management advice to individuals and families with assets of more than \$500,000 in the Washington D.C. metropolitan area – people we define as Middle Class Millionaires.

Kendall Capital clients have access to some of the brightest minds and best people in the business. We are different in that we are a fee-only, fiduciary financial advisor firm. You pay for our expert advice and counsel and in turn we do not receive commissions from anyone for recommending specific investments. We sit on the same side of the table with you in order to serve your best interests.

Clark Kendall has more than 30 years of investment management and wealth management experience. He is one of a few investment professionals worldwide to hold the CFA®, CFP®, and Accredited Estate Planner (AEP®) designations. Clark has been named one of the Washington metropolitan area's top wealth managers by the National Association of Board Certified Advisory Practices (NABCAP) and the *Washington Business Journal*.



What awards and certifications do Kendall Capital have and why are they important?

Kendall Capital's team of professionals have a broad range of experience and depth of academic, investment and financial planning knowledge. Clark Kendall has more than 30 years of experience and holds the Chartered Financial Analyst (CFA), Certified Financial Planner™ and Accredited Estate Planner designations. Brian Mattox has over 20 years of experience in the industry and holds the Certified Alternative Investment Analyst (CAIA) designation. Carol Petrov is a Certified Financial Planner™ with more than 15 years of experience. Jason Tkach is a CFA with institutional analytical management experience, and Zemin Zhu has passed the

CFA exams and has a Master in Finance and Accounting.

What services do Kendall Capital provide?

Kendall Capital sits on the same side of the table as our clients to provide independent, fee-only, fiduciary financial planning and investment management services.

What type of client does your firm specialize in?

Kendall Capital specializes in the Middle Class Millionaire. These are individuals and families that have accumulated \$500,000 or more in investable assets through disciplined saving, shrewd investing or a timely inheritance.

What separates Kendall Capital from other wealth management firms?

As a fee-only, fiduciary financial advisor, Kendall Capital's focus and expertise are meeting the wealth management needs of Middle Class Millionaires. We serve our clients while abiding by a fiduciary standard which means we are always looking out for our clients' best interests. Where many advisors see dollar signs, we see real people working hard to put their children through college or retiring with confidence and a lifestyle that they worked hard to achieve.

Your firm acts as a fee-only, fiduciary financial advisor. How does that benefit the client?

We are different from other financial planning and investment management firms. Our fee-only, fiduciary structure allows us to provide our clients with expert advice and counsel. We do not receive commissions from anyone for

recommending a certain investment, which allows us to provide unbiased advice in the best interest of the client.

What is your investment approach and how does it vary with a client's age?

A client's age is one of many variables we take into consideration when creating and implementing a financial plan and investment strategy for that client. Other variables include present and future income needs, tax considerations, risk tolerance, and any unique circumstances. The key issue is that we are fiduciary advisors.

What makes the client experience at Kendall Capital unique?

As fiduciaries, we sit on the same side of the table as our clients. We take the time to get to know our clients in order to be able to best serve them. We get to know what hobbies they enjoy, what their children are participating in at school, what they plan to do in their ideal retirement, etc. With a thorough knowledge of their goals and objectives, we employ the best wealth management skills and tools (estate planning, tax planning, insurance management, investment management, etc.) to meet the client's dream.

How do you measure success for your clients?

We measure success by our ability to help our clients achieve their financial goals whether we help them with paying for their children's college education, buying a vacation home or simply retiring with confidence that they will have enough money to last a life time. For us and our clients, success is not a designation, success is the journey.