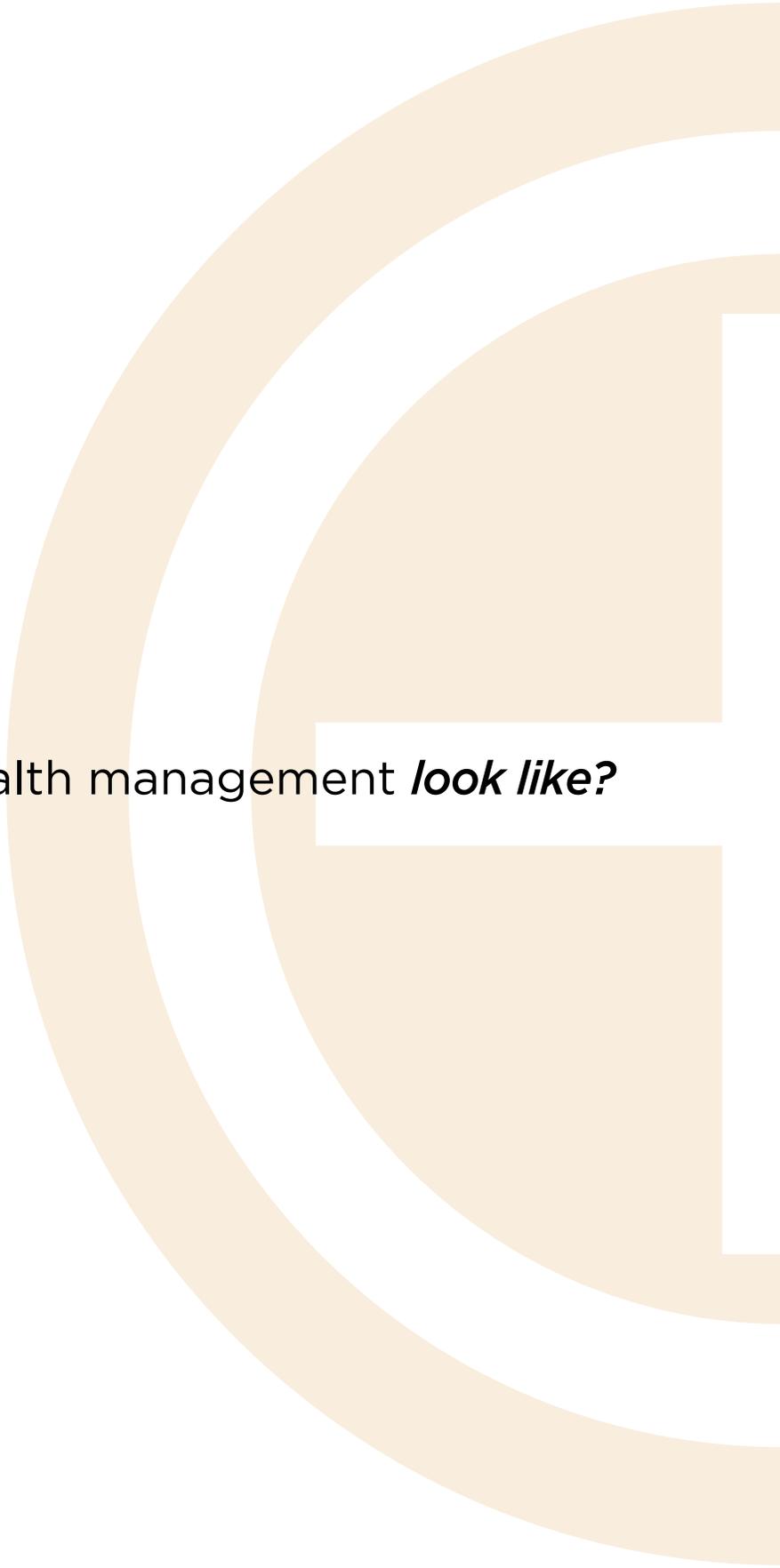


# TRANSITIONS

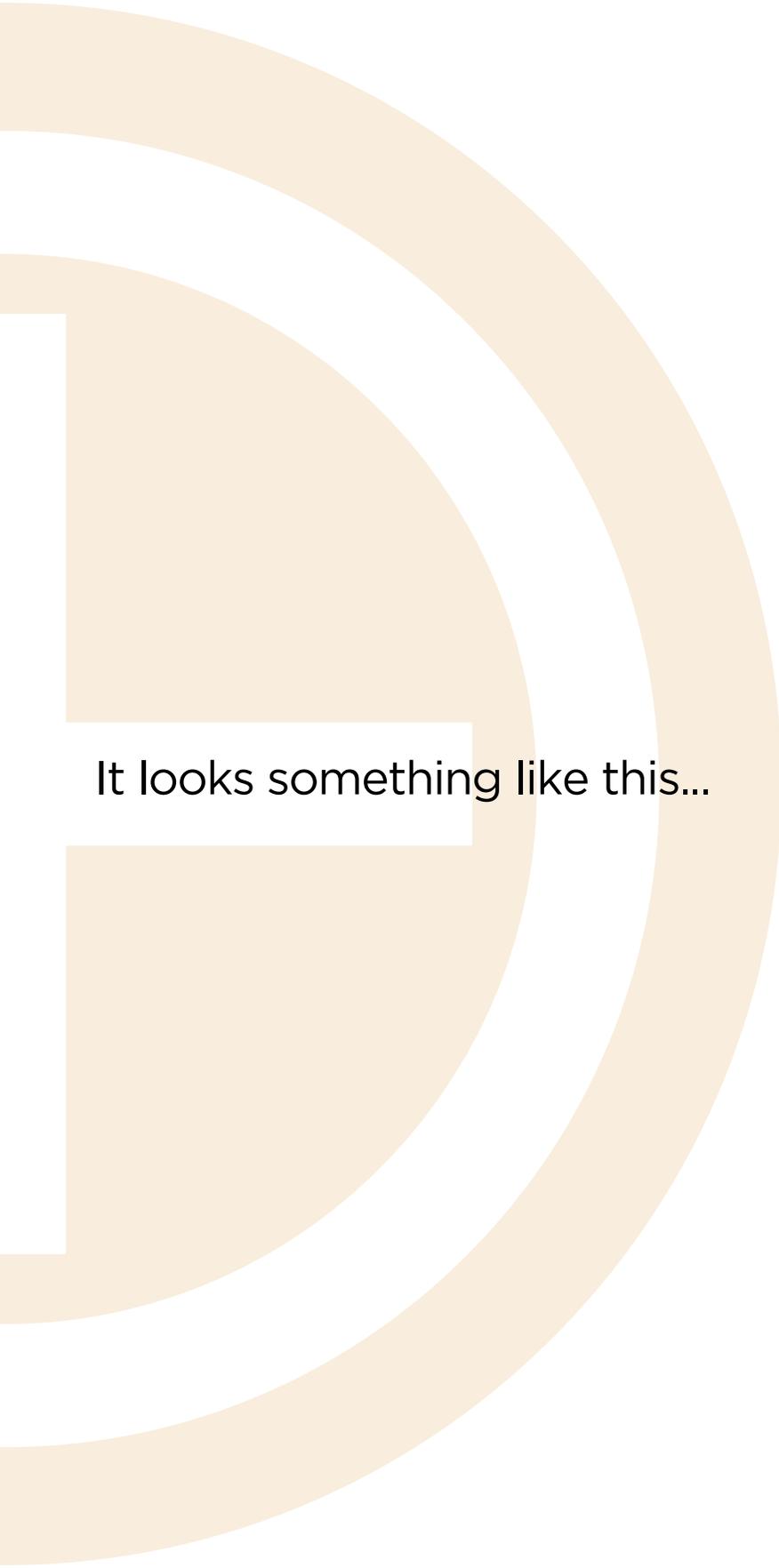
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W E A L T H M A N A G E M E N T

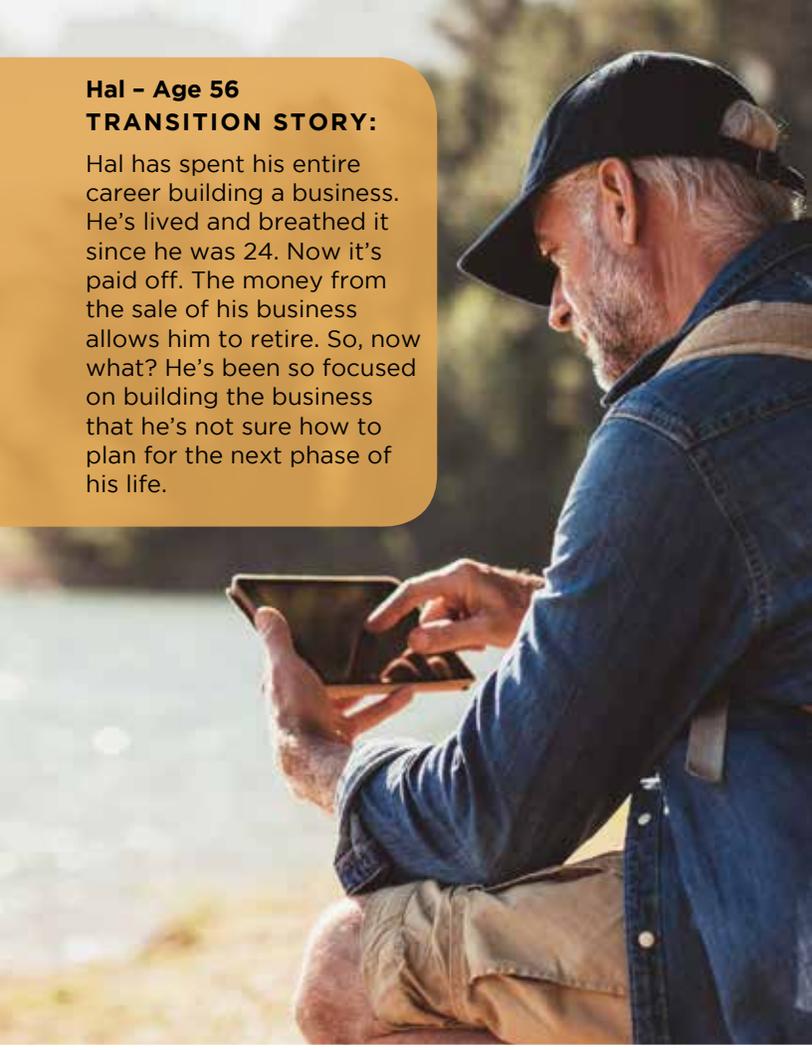




What does wealth management *look like?*



It looks something like this...



**Hal - Age 56**

**TRANSITION STORY:**

Hal has spent his entire career building a business. He's lived and breathed it since he was 24. Now it's paid off. The money from the sale of his business allows him to retire. So, now what? He's been so focused on building the business that he's not sure how to plan for the next phase of his life.



**Molly - Age 66**

**TRANSITION STORY:**

Molly and Carl were the perfect couple. Married 45 years, they had two kids and four grandkids. When Carl passed away last year, Molly was strong, but she needs help with the finances. Carl handled most of that. Now she needs an expert she trusts to make sure everything's in place for her and her family.



**Harold - Age 62**

**TRANSITION STORY:**

It's finally come. After a long career, Harold is retiring and ready to spend time with his wife, Rachel, and the grandkids. They've saved as best they could over the years, but they aren't sure if it will be enough to see them through.



**Reed - Age 34**

**TRANSITION STORY:**

Reed and his dad, Frank, were always close. When Frank passed away, Reed was left quite an inheritance, a wonderful gift he didn't expect and one he had no idea how to handle. He needs help making sure it grows and lasts long enough to see his two kids through college, per Frank's wishes.

*“Would you tell me, please, which way I ought to go from here?”*

*“That depends a good deal on where you want to get to,” said the Cat.*

*“I don’t much care where,” said Alice.*

*“Then it doesn’t matter which way you go,” said the Cat.*

—Lewis Carroll, *Alice in Wonderland*

Money is an emotional subject. It can cause stress, rifts, and resentment. It can be tempting to avoid the topic. But money can also do great good. Money is freedom. Often the difference between these two views depends on whether or not you have a plan and are working from *knowledge* instead of *feelings*.

A plan is not just about what’s in the bank. It’s much deeper than that. It’s not *quantity*, but *quality*. It starts from the inside out. It’s about knowing yourself and your values, and sometimes that’s not as easy as it sounds. Ask yourself, “*Why* does my money matter?” It’s the “*why*” that’s key. If you had no money, what would be important in your life then? What if you had a month to live? Stark terms, but useful in helping you arrive at what really matters. Think in terms of *life planning*, rather than financial planning.

Once you’ve done the hard work of building a plan based on your “*why*,” don’t get too comfortable with it. It’ll likely change as soon as you write it. Life happens. As the great philosopher and boxer Mike Tyson once said, “*Everybody has a plan, till they get punched.*”

Our lives are a series of transitions. You can’t control

the world around you, but you can control

how you react to it by following a flexible road map that continually aligns your values and resources.

And because it’s a complicated world and nobody has all the

answers, RK works as part of your

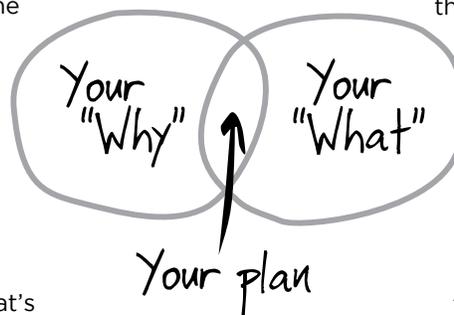
team, alongside your trusted attorney

and tax professional, to coordinate all the

moving parts. You won’t make perfect decisions every

time, but you *will* make decisions based on who you are

and what you want, from the inside out.



**If you’re not sure which path to follow, let’s talk.**



## Let's write *your* story.

Rather & Kittrell started when two guys shared a commitment to what seemed to them like some pretty obvious ideas about money – how client relationships, trust, and guidance were more important than “selling” for short-term gain. Put simply, “If we take care of people, our business will take care of itself.” It struck a nerve.

Nearly 20 years later, based on the steadfast belief that people's stories matter, a two-desk business has grown into an SEC-registered investment advisory firm serving successful individuals, families, and businesses managing the transitions that inherently come with money.



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