

WEALTH MANAGEMENT for Families & Business Owners

Helping clients
build, preserve,
transfer and
donate wealth.



CLIENT FOCUSED

Every recommendation we make is based solely on how it serves our clients' best interests. At KAM, "putting our clients first" is not a catchy tagline. It's how we operate.

KNOWLEDGEABLE

Our unique approach is one that prizes evidence over emotion. It is based on decades of academic research rather than the empty opinions that dominate the financial news cycles.

PASSIONATE

We have a passion for evidence and our clients best interests. We love the personal relationships we enjoy with our clients and enjoy watching them achieve their goals.

WHO WE ARE & WHAT WE DO

Kraft Asset Management, LLC (KAM) is a registered investment advisory firm that has helped clients and their families build, preserve, transfer and donate wealth for years. A wholly owned affiliate of Nashville-based KraftCPAs, KAM was formed to meet client demand for unbiased, fee-only investment advice. Our advisors establish close and trustworthy relationships with our clients to understand their most important values, goals and relationships. That deep knowledge forms the foundation for each client's individualized plan. Our key focus areas include:

Wealth Management

Having a well-defined wealth management strategy is important now and into the future. Proper planning includes establishing your goals, developing defined strategies to achieve those goals, implementing these strategies and monitoring your progress in attaining those goals. Our all-encompassing approach includes:

Investment Management **Risk Management**
Estate Planning **Cash Flow Management**
Retirement Planning **Insurance Planning**
Income Tax Planning **Education Planning**

Planning For Business Owners

Retirement planning

Your retirement plan is an important employee benefit. KAM is here to help you make your plan the best it can be.

Risk Management

We can help insulate your family, assets and income from potential loss through our risk management services.

Exit Planning

Through the decades the Kraft family has assisted businesses through the challenges that often accompany transition.

Multi-Family Office Support

The wealthiest families often have family offices of their own with a complete staff to handle accounting, tax, wealth management and governance functions for the family. However, the cost involved and, in some instances, the expertise needed creates a challenge for many families. Now, you have another option — a name that's been known & trusted for 60 years — Kraft.



BUILD WEALTH

We offer a prudent investment approach based on our fiduciary relationship with you. We help clients determine and implement investment strategies based on their individual risk tolerance, financial objectives, investment time horizon and need for income. Tax-efficient, structured portfolio funds enable clients to maintain broad diversity, low cost and appropriate levels of risk.

PRESERVE WEALTH

Many of your financial goals can span a lifetime — or even generations — so it's important to prepare for uncertain events that could otherwise derail your overall strategy. Once we've defined your long-term objectives, our role also includes identifying potential threats to your success and implementing protection against them.

HOW WE ARE DIFFERENT

Every recommendation we make — and the only advice we give — is based solely on how it serves our clients' best interests. At KAM, “putting our clients first” is not a catchy tagline. It's how we operate. It's our reason for being. As a registered investment advisory firm, we also have a legal, fiduciary responsibility to act in your best interest — and we take that responsibility seriously.

Our unique approach — what we call the “science of investing” — is one that prizes evidence over emotion. It is based on decades of academic research (The Modern Portfolio Theory) rather than the empty — and often wildly fluctuating — opinions that dominate the financial news cycles. Years of peer-reviewed research demonstrates this approach to be the most effective way to build long-term wealth. By investing in low-cost, broadly diversified funds and financial instruments, and taking only the risk that is necessary and appropriate, our clients are able to achieve their personal financial goals — while enjoying peace of mind.

We take a holistic approach to wealth management, and managing investments represents only part of the picture. With wide-ranging expertise in a variety of other financial areas, we can serve as the “quarterback” for your broader network of advisors.

As advisors, our purpose is to give our clients:

confidence from working with an experienced wealth advisor who values evidence over emotion and research over blind opinion.

assurance from seeing that every facet of their financial lives plays a role in determining their best way forward.

peace of mind from knowing they have a personalized plan that renders the markets ups and downs irrelevant to their future prosperity.

*Ultimately what sets us apart is what brings us together:
a passion for evidence, a devotion to transparency
and the promise to put our clients' interests first in everything we do.*



TRANSFER WEALTH

While many identify leaving a legacy among their most important life goals, research indicates that only about one-third of wealth transfers succeed after transition. We have the resources in place to assist with financial management and estate planning, but we also offer guidance on critical personal dynamics for successful multi-generational wealth transition.



DONATE WEALTH

The true value of philanthropy lies in the meaning it brings to both those who are giving and those who are receiving. Ongoing legislative reform may afford existing and new opportunities for charitable giving to play an increasing role within your tax planning efforts. If your goals include a philanthropic component, we carefully integrate it within your overall strategy.

TEAM & STRATEGIC PARTNERS



Stephen High, CPA, PFS, JD
Chief Manager
615-782-4286
stephen@kraftasset.com



William H. Braddy III, CFP®, CEPA
Wealth Advisor
615-346-2459
william@kraftasset.com



James Greek
Wealth Advisor
615-782-4284
james@kraftasset.com



Cortney Cost, CFP®,
Associate Wealth Advisor &
Chief Compliance Officer
615-782-4261
cortney@kraftasset.com



Marissa Halchak
Associate Wealth Advisor
615-346-2411
marissa@kraftasset.com



Sally Laidlaw, CTFA
Associate Wealth Advisor
615-346-2443
sally@kraftasset.com



Sandra Wilkins
Client Representative Specialist
615-346-2437
sandra@kraftasset.com

KraftCPAs PLLC One of the largest independently owned CPA firms in Tennessee, KraftCPAs has a large tax consulting department that works with KAM to provide comprehensive personal financial planning services.



Dimensional Fund Advisors Dimensional Fund Advisors (DFA) tax-efficient, structured portfolio funds are available to carefully screened registered investment advisors, including KAM. With more than \$500 billion in assets, DFA's structured investment management approach is grounded in academic research and the efficiency of capital markets.



BAM Advisor Services, LLC KAM contracts with BAM Advisor Services, LLC (BAM) to provide support services such as research, back office and marketing support. In addition, BAM provides access to no-load, institutional, structured asset class mutual funds as well as access to bond markets with generally lower, competitive broker/dealer costs.



555 Great Circle Road
Nashville, TN 37228
615-242-7351
www.kraftasset.com



[linkedin.com/company/kraft-asset-management-llc](https://www.linkedin.com/company/kraft-asset-management-llc)

Persons pictured in this brochure are not actual KAM clients. Past performance is not a guarantee of future results. Investments involve risk, including the risk of loss of principal.