

COMPASS

Investment Group



LET'S BUILD YOUR LEGACY, TOGETHER.



OUR MISSION

To provide guidance and resources to help clients build, manage, and preserve wealth in support of their long-term family and legacy goals.

Kevin Norman Jr. CFP®

CHIEF EXECUTIVE OFFICER

FOUNDING PARTNER / COMPASS INVESTMENT GROUP / FINANCIAL ADVISOR, RJFS

Since 2004, Kevin has helped clients address their financial concerns and develop sound strategies by focusing on each individual's specific needs. With extensive experience throughout major shifts in the markets, Kevin has dedicated his career to delivering the personalized investment planning services that his clients deserve. Kevin began his career with Western Southern Financial Group in 2004, where he developed his passion of helping people plan for their future. He joined A.G. Edwards, a predecessor firm of Wells Fargo Advisors, in 2007 to be able to provide better-personalized financial advice for individuals and families.

In 2011, Kevin earned the CFP® certification by completing an approved educational program, passing a rigorous examination and meeting stringent experience requirements. Prior to joining Raymond James in 2023, Kevin was granted the opportunity to own and operate his own independent practice with Wells Fargo Advisors Financial Network in 2015. Kevin wants to help his current and future clients make sound financial decisions, so they can spend their time doing what they love to do most. To do this, Kevin helps people with developing and overseeing strategies such as investment, retirement, education, estate, insurance and tax. He works with accountants, attorneys and industry professionals at Raymond James to implement these investment plans for his clients.

Born and raised in Chillicothe Ohio, Kevin is very passionate about the community. Since 2008, Kevin has chaired three Make a Difference Day projects. His goal with these projects has been to make a positive impact on economically challenged youth and their families. Kevin has personally donated to the Kiwanis Foundation, as well as Big Brothers Big Sisters with this goal in mind. He has also raised in excess of \$125,000 and worked with over 250 volunteers on these Make a Difference Day projects. All three projects have been building and/or renovating parks and playgrounds.

Kevin is the Past President and Past Treasurer of the Chillicothe Kiwanis Club. He has served as the Vice Chair and treasurer of the South-Central Ohio Chapter of Big Brothers Big Sisters. Most recently, Kevin has partnered with other community leaders to help implement a county wide drug free program at every high school in Ross County. He also regularly contributes articles to the local newspaper, The Chillicothe Gazette. Kevin and his family are members of First Wesleyan Church, Chillicothe, Ohio. Away from the office, Kevin spends his free time with his four children, Hunter, Kaylee, Lilli and Cooper. He enjoys running as he completed his first full marathon in 2018. He also enjoys spending time with friends, family and boating at Rocky Fork Lake. He enjoys watching Lilli's dance recitals and attending Cub Scouts with Cooper. He is proud of Kaylee as she pursues her nursing degree.



Raymond James and its advisors do not offer tax or legal advice. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements. Raymond James is not affiliated with the above organizations and/or charitable causes.



Charity Lanning

REGISTERED BRANCH PROFESSIONAL

Charity Lanning is thrilled to join the team at Compass Investments Group. As a new Client Associate, she is committed to providing excellent administrative and operational support to the firm, ensuring exemplary client service. Charity is a licensed Notary Public, allowing the office to conveniently offer in-house notary services to clients. Prior to joining the firm, Charity served her community for nearly 15 years at Fayette County Public Health as a Billing Specialist and Deputy Registrar in Vital Statistics. This background instilled an expert focus on regulatory compliance, accurate record-keeping, and the secure management of sensitive client information. Dedicated to professional growth, Charity is actively pursuing the appropriate licenses to serve the firm and you better.

Charity's personal mission aligns closely with the firm's focus: helping clients replace financial confusion and hurdles with clarity, confidence, and hope. Having learned the importance of taking a proactive approach to money management, her goal is to help guide people toward disciplined strategies that illuminate the path to achieving their financial goals. This commitment to detail is evident in her love of Excel; her colleagues often joke that her level of detail is so intense she likely has "a spreadsheet for her spreadsheet." Outside of the office, Charity is a devoted member of Acts Believe Church, where you will find her behind the keys with Believe Worship right next to the best guitarist around, her husband. She is also involved with the Ross County Community Choir and cannot wait for the next event with the Columbus Symphony in December. Her most favorite time, though, is dinners with her large, crazy family, cutting up and laughing until someone falls on the floor. Charity is incredibly grateful for this opportunity and looks forward to serving you!



Shelly Long

CLIENT SERVICE ASSOCIATE

Shelly Long joined the Compass Investment Group team in August 2023 and has been welcoming clients with warmth, professionalism, and a genuine passion for service ever since. With more than 20 years of experience in customer care, she understands the importance of building meaningful relationships and creating positive experiences for every client she serves.

As a valued member of our team, Shelly is dedicated to ensuring clients feel supported, appreciated, and confident throughout their financial journey. Her caring nature, attention to detail, and commitment to exceptional service make her an invaluable resource to both our clients and our office.

A lifelong resident of Ross County, Shelly now calls Highland County home, where she lives with her daughter, who is currently a senior in high school. Outside the office, she is an active member of Good Shepherd Church. When she's not cheering on her daughter, spending time with family and friends, or helping others stay organized, you can often find her tackling a home project or adding another stylish piece to her collection of hats.

Shelly's positive attitude, servant's heart, and dedication to helping others reflect the values we strive to bring to every client relationship at Compass Investment Group.

WEALTH & INVESTMENT PROCESS

Discovery

We gain a thorough understanding of your situation and answer any questions about our group and process.

Priority Plan

The Priority Plan enables us to assist you in prioritizing your most important goals, and customize a plan designed to achieve them.

Investment Portfolio Review

We present our recommended investment strategy, including appropriate risk level, fees, historical net performance, and compare it to your existing portfolio.

Plan Implementation

Our team carefully transitions assets into the agreed upon plan, taking into account tax ramifications, strategies for concentrated positions, holdings you prefer to maintain, and current market conditions.

Plan Scrutiny and Client Communication

We can review the performance with you to help ensure the plan remains on track, and we will have an open line of communication with you, including face-to-face plan and portfolio reviews.



Investing involves risk and you may incur a profit or loss regardless of strategy selected.



Priority Cards

HOW TO USE THESE LIFE GOAL CARDS

- Consider the information on each card.
- Feel free to remove cards that aren't applicable to your situation or circumstances.
- Rank the cards in order of their priority for you.

- If applicable, have your spouse or partner rank them separately. Then discuss your rankings and work toward a single ranking of priorities.
- Discuss the result with your Financial Advisor — *this is the first step in a process to gain confidence in achieving your life goals.*

RETIREMENT AGE

PRIORITY CLARIFIERS

- What does retirement mean to you?
Is it stopping work altogether, or do you plan to do something else that may produce income?
- How will you spend your time differently in retirement?
- Which of your current activities do you value most?

RETIREMENT INCOME

PRIORITY CLARIFIERS

- How satisfied are you with your current standard of living?
- How do you see your income needs and expenses changing in retirement?
- How have you prepared for unexpected expenses?

DREAMS & MAJOR PURCHASES

PRIORITY CLARIFIERS

- Where do you see yourself living in retirement?
- What do you see yourself doing in retirement?
- What do you most want to do that you haven't yet done?

ESTATE & LEGACY

PRIORITY CLARIFIERS

- How much of your estate would you like to leave loved ones?
- What values and lessons would you like to pass on?
How do you want to be remembered?
- Do you have a current will? Do your heirs know where it is and what you want to happen?

EDUCATION GOALS

PRIORITY CLARIFIERS

- What new skills and knowledge would you like to explore in retirement?
- Where would you like your children or grandchildren to go to school?
- To what level would you like to support their education?

PHILANTHROPY

PRIORITY CLARIFIERS

- What are your favorite charities/causes/educational institutions?
- Do you want to make a single gift or create a foundation or endowment?
- Would you like to be able to see the benefits of your philanthropy?

BUSINESS TRANSITION & SUCCESSION

PRIORITY CLARIFIERS

- How do you see your business evolving in the future?
- Does your company's retirement plan server your retirement needs?
- Do you have a transition/succession process or plan in place? Have you discussed it with those who will be most affected? What happens if you can't go to work tomorrow?

Let us guide you through the rest of the process in a one on one consultation.



WHAT WE DO



CLARITY. Develop a more complete understanding of your financial situation. Through a comprehensive planning process, we help identify considerations and opportunities that may be relevant to your goals.



CONFIDENCE. Work from a personalized financial plan designed to help guide financial decisions and keep your long-term objectives in focus.



STRUCTURE. Benefit from an organized approach to financial planning and investment management, supported by a team of professionals with relevant experience and credentials.

BY ADDRESSING: THE 10 CRITICAL WEALTH MANAGEMENT CONCEPTS

1

FAMILY
FINANCIAL
OVERVIEW

6

RETIREMENT
INCOME
PLANNING

2

DEVELOP A PLAN

7

INSURANCE &
ASSET
PROTECTION

3

WEALTH &
INVESTMENT
MANAGEMENT

8

LEGACY PLANNING
& PHILANTHROPY

4

LIABILITY
MANAGEMENT

9

ADVANCED
PLANNING

5

RETIREMENT
PLANS & COMPANY
BENEFITS

10

COORDINATION
WITH CPA &
ATTORNEY

We help clients gain greater financial perspective.

THE VALUE OF A TEAM APPROACH

The Compass Investment Group's veteran advisor brings a wealth of life experience to the table, while our next generation professional offers a fresh, new perspective to balance the vast expertise of her senior counterpart.

Our senior advisor has guided clients through many different market cycles including two of the worst bear markets in U.S. history. We are committed to alleviating clients' concerns about their finances and taking the emotion out of investing.



RAYMOND JAMES®



In 1962, Bob James set out to build a different kind of financial services firm.

In the years since, that firm has grown to become a leader in its industry, dedicated to and driven by a focus on independence, integrity, conservative risk management and always putting clients first.

In the years to come, we'll work to carry our success - and Bob's legacy - to new heights. People are the center of all we do.

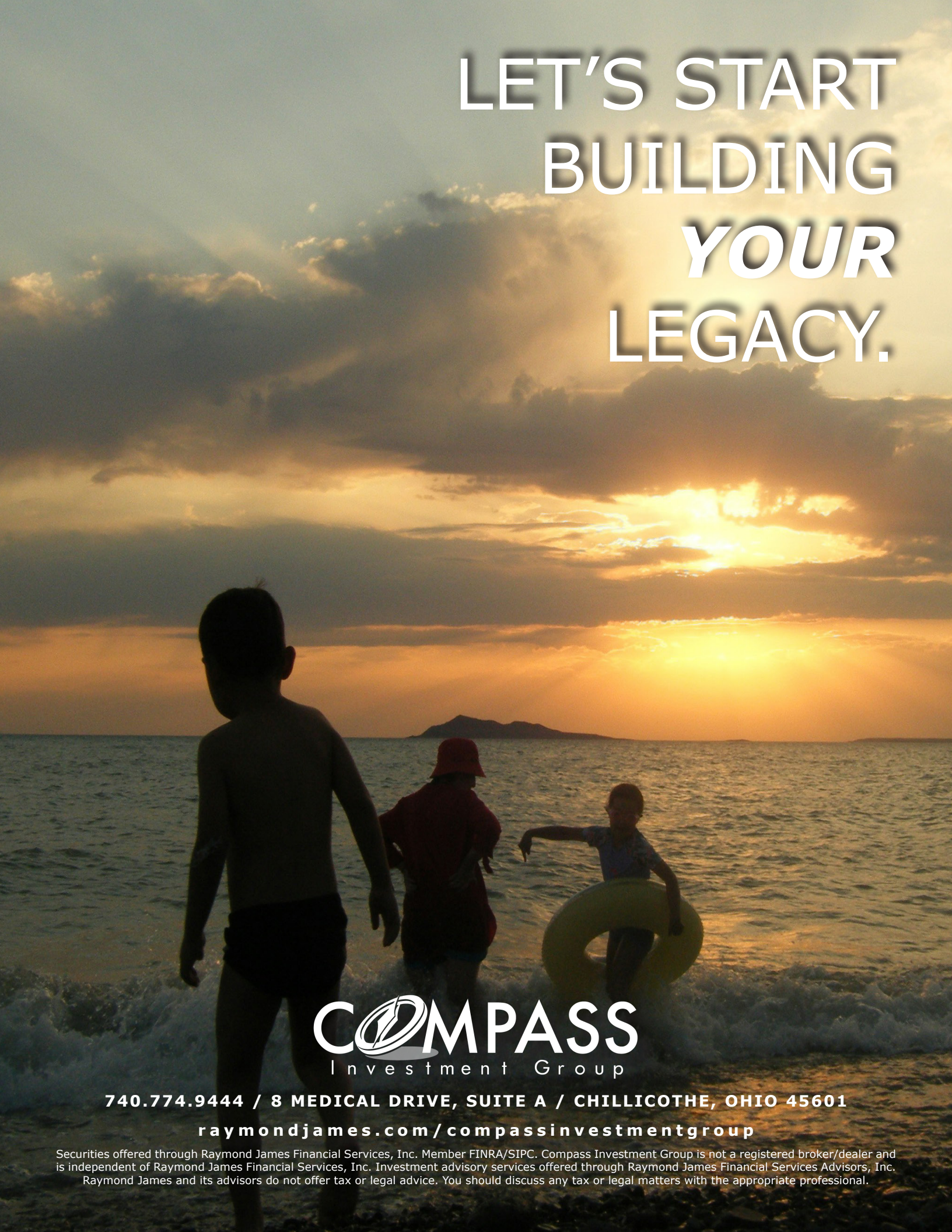
Raymond James has always been a different kind of financial services firm, embracing long-term planning, valuing methodical decision-making and remaining focused on what matters most: People.

That's because we believe we're in the business of helping people achieve their dreams ... support their families, grow their businesses, improve their communities. That's true for clients, as well as our advisors and associates.

We strive to help all the people we serve embrace life. Live it thoughtfully. Live it confidently. Live it well.

NOTES

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



LET'S START BUILDING *YOUR* LEGACY.

COMPASS
Investment Group

740.774.9444 / 8 MEDICAL DRIVE, SUITE A / CHILLICOTHE, OHIO 45601

raymondjames.com/compassinvestmentgroup

Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC. Compass Investment Group is not a registered broker/dealer and is independent of Raymond James Financial Services, Inc. Investment advisory services offered through Raymond James Financial Services Advisors, Inc. Raymond James and its advisors do not offer tax or legal advice. You should discuss any tax or legal matters with the appropriate professional.