McAdams Group, LLC

Financial Advisors

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mcadamsgroupllc.com

Company Overview

McAdams Group, LLC is a Memphis-based financial advisory firm dedicated to helping individuals and families build a more secure and confident retirement. Serving clients locally and nationwide, we specialize in working with those aged 55 and older who are nearing or in retirement, typically with $300,000 or more in investable assets.

30+
Years of operation

$3.2 B
Assets under management*

*Total AUM is **$3.2 billion** across all firms of our SEC registered investment advisory firm, Sound Income Strategies, as of March 2025.

999+
Happy clients
Locally and nationwide

120+
Years of Combined Experience
On McAdams Group advisory staff

Our Mission

Our mission is to help 10,000 families avoid outliving their money. We've seen preventable tragedies happen to good people. They weren't advised well. They didn't know important things. We solve that and we do the work for you.

FIVE STAR Wealth Manager 9-Time Award Recipient

BBB A+ rating ACCREDITED BUSINESS

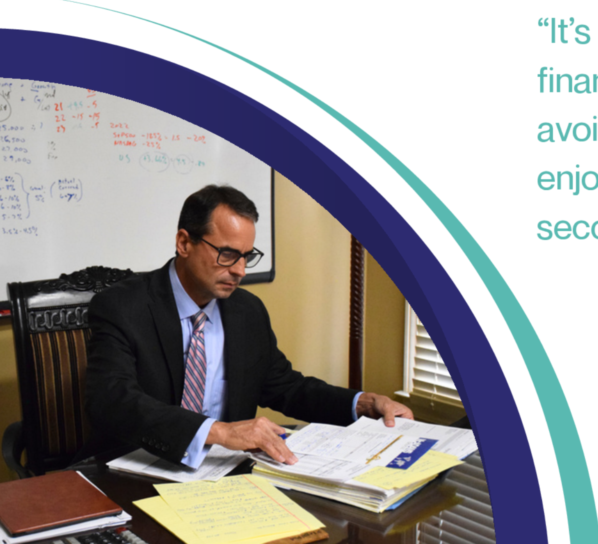
GOOGLE RATING

Our Approach

Our approach to retirement planning is holistic. Why? Because any one financial area can impact the others. Unlike other independent advisory firms, McAdams Group actually services all financial planning areas - not just investments.

All of our advisors are seasoned, licensed fiduciaries - trained by David McAdams himself. When you work with McAdams Group, **you get more than a single fiduciary sworn to act only in your best interests - you get an entire advisory team** along with a massive supporting staff. This all means consistent quality and attention. If one advisor is occupied, any other will be able to step in assist you with the highest standard of professional financial advisory service.

We strive to support happy, fulfilling lives to the end, **helping people and their families as if they were our own.** It's reflected in our core values. It's our history. There is never any cost, risk, or obligation in speaking with us. We don't "sell" anything - **we serve**. We win only when you do - as it should be.



"It's been a personal joy helping retirees meet their current financial needs, achieve their long-term financial goals, and avoid common retirement planning mistakes, with a goal to enjoy a lifetime of financial stability. I believe our team is second to none and I invite you to talk with us."

David McAdams
Founder

Our Services

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Retirement Planning

At McAdams Group, we understand retirement is about more than just numbers—it's about peace of mind, purposeful planning, and leaving a lasting legacy. That's why we developed the **S.A.F.E.R.™** Retirement Plan, a comprehensive process that addresses the **<u>five key areas</u> of retirement:**

- **S** — **S**trategic Tax Planning
- **A** — **A**t-Risk Investments Planning
- **F** — **F**uture Healthcare Planning
- **E** — **E**state Planning
- **R** — **R**etirement Income Planning

The Safer Retirement Roadmap

Our proprietary S.A.F.E.R. approach empowers you to evaluate your financial confidence in each of these five areas. We help you identify strengths and address potential concerns so that you can move faster and safer toward a worry-free retirement.

More Services

- Wealth Management
- Life Insurance
- Tax Preparation

Case Study

Bob & Linda Smith - Made Safer.

Investable Assets: $2.5 million

Bob and Linda Smith were preparing for retirement and wanted to ensure they had a sound financial strategy in place. They came to McAdams Group looking for comprehensive guidance in five key areas: taxes, investments, healthcare, estate planning, and retirement income. With $2.5 million in investable assets, Bob and Linda's goal was to retire confidently, knowing their money was working efficiently and their financial future was more secure.

Strategic Tax Plan

Challenge: Bob and Linda feared that the taxes on their withdrawals in retirement could significantly reduce their savings. They wanted to minimize taxes without sacrificing their lifestyle or future plans.
Solution: McAdams Group designed a strategic tax plan that included Roth conversions, tax-efficient withdrawal strategies, and managing their income sources. The aim was to reduce the impact of taxes over their retirement years.
Result: We helped Bob and Linda reduce their future tax liabilities by 15%, saving them $375,000. This tax savings provided them with greater financial flexibility, ensuring more of their hard-earned money remained intact for their future.

At-Risk Investments

Challenge: With a portfolio heavily reliant on equities, Bob and Linda were concerned about the risk involved as they approached retirement. They needed a more stable investment strategy to protect their assets while still allowing for some growth.
Solution: We restructured their portfolio, diversifying their investments and incorporating safer, income-generating assets such as bonds and annuities. This strategy balanced their risk tolerance while positioning their investments to weather market fluctuations.
Result: The adjusted portfolio reduced the volatility by 40%, leading to a more predictable return of $90,000 annually. Bob and Linda now have peace of mind knowing their portfolio is more stable and protected from market chaos.

Future Health Care

Challenge: Bob and Linda were concerned about the rising costs of healthcare, including long-term care. They wanted to ensure that they wouldn't have to dip into their retirement savings if medical expenses arose.
Solution: We developed a comprehensive healthcare strategy, including hybrid life insurance policies that offer both life insurance and long-term care benefits. Additionally, we helped them set aside $150,000 in a healthcare savings account to cover future medical costs.
Result: By implementing this strategy, Bob and Linda are now better prepared for healthcare expenses, saving an estimated $200,000 in potential long-term care costs. This added protection gives them confidence that their health expenses will not erode their retirement savings.

Continued...

Estate Planning

Challenge: Bob and Linda had not yet established a formal estate plan outside of a will. They wanted to ensure their assets would be distributed according to their wishes, minimizing confusion and complications for their heirs.
Solution: McAdams Group facilitated the creation of a comprehensive estate plan. This included establishing trusts and revising beneficiary designations, all designed to streamline the transfer of their $2.5 million in assets.
Result: Bob and Linda now have an iron-clad estate plan in place, which saved them an estimated $200,000 in potential probate fees and taxes. Their affairs will remain private from public records, and their heirs will benefit from a smooth, tax-efficient transfer of assets, ensuring Bob and Linda's legacy is preserved and passed on as they intended.

Retirement Income Planning

Challenge: Bob and Linda were concerned about having a stable income in retirement, especially as they transitioned from earning a salary to living off their savings. They wanted to be sure they could cover their expenses without the risk of outliving their money.
Solution: We crafted a retirement income strategy that incorporated annuities and dividend-paying investments. This strategy ensured that Bob and Linda would have a guaranteed income of $75,000 annually, providing stability while still allowing for future growth.
Result: Thanks to this retirement income strategy, Bob and Linda now have a reliable income stream that will support their lifestyle throughout retirement. They no longer worry about running out of money and can enjoy their retirement years with confidence.

Total Improvements Across All Areas:

- Tax Savings: **$375,000**
- Portfolio Performance: **$90,000** from risk-balanced, customized diversification
- Healthcare Savings: **$200,000** in long-term care costs
- Estate Plan Savings: **$200,000** in probate fees and taxes (plus legacy security)
- Guaranteed Income: **$75,000** annually

Summary

By working with McAdams Group and our comprehensive S.A.F.E.R. approach, Bob and Linda's retirement outlook was transformed. They **saved a total of $750,000** across taxes, healthcare, estate planning, and investments, while **securing guaranteed income and a more stable financial future**. Bob and Linda now have the peace of mind that their retirement is set up for success and their lasting wishes will be carried out as they intend. They have a holistic, integrated retirement plan in place that will carry them through the years ahead - and a team of advisors by their side for whatever comes their way.

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How We Work

Service. Simple. Straightforward. Sound.

1 Evaluation

The first step is to schedule a complementary consultation so we can **get to know each other** - your concerns, goals, and personal style - how we might help you - and determine if it makes sense to move forward together and explore possibilities.

If so, **you'll be shown how to provide your financial statements to us securely** so we can model strategies and potential improvements, which we'll present clearly in a following meeting.

2 Proposals

Based on our discussions and your financial landscape, **we'll present data-driven models that show estimated outcomes** from advised corrective actions.

You'll decide if you want us to move forward and work on your behalf. With your authorization, we'll be able to prepare your assets and **fine tune your plans specific to your goals and financial reality** as your fiduciary.

3 Allocation

We'll **review your customized plans**, their projected outcomes, and the actions we'll take to make it all happen for you.

You'll understand where and how your monies will be allocated and why. You'll then be able to **"give us the go"** on implementing your plans in real life.

4 Delivery

As financial operations come to completion, we'll **deliver a summary on "what went where" and how you are benefitting.**

We'll provide you with full understanding of how your monies are now working, including **all the information needed to access your money and any new accounts created.**

5 Check In

With active plans in place, we'll have brief check-ins together over the next months to **verify your plans are benefitting you as expected.**

We want you to be satisfied with your trajectory or **we'll work with you to correct it.**

We'll also provide this type of **guidance and assistance for any future financial needs.**

6 Annual Review

After about a year - and every year after - we'll conduct a **comprehensive review of all of your holdings with us,** their performance to date, potential opportunities for improvement, and we'll reconfirm your financial and lifestyle goals to keep your plans aligned.

Life can and will bring changes over time. **We'll always be there to help you** through those changes - like family.

Client Testimonials

What our clients have said.

★★★★★

We could not have asked or prayed for a more professional, understandable, patient, and thorough team. We were all amazed. Proud to have this representation! Kudos!!

Mary Greer
Financial Client

★★★★★

My experience with McAdams Group has been amazing. Saved me thousands in taxes. Found me more income. I recommend McAdams Group if you want a premier retirement plan.

Terrie Middleton
Financial Client

★★★★★

They were very good at explaining what we were doing and answered everything we asked. It was a very easy and eye opening. Great experience. We're so much better off now.

Howard Bishop
Financial Client

★★★★★

This is a wonderful firm! The advisors are always willing to answer questions and give the best customer service possible. I am glad I made the move to McAdams Group!

Richard Viola
Financial Client

★★★★★

"Could not ask for better financial services. McAdams Group can do it all. They secured all our financial needs and then some. Our family is better protected and we're set for a happy retirement."

Mike & Donna Carpenter
Financial Clients

See more McAdams Group, LLC reviews on Google.com

Testimonials are based on unique experiences from current clients and are not representative of all client experiences. Testimonials are unsolicited, and no cash or non-cash compensation is provided. Investing involves risk, including the possible loss of principal and fluctuation of value. Past performance is no guarantee of future results. Additional information about Sound Income Strategies, LLC is available in its current disclosure documents, Form ADV, Form ADV Part 2A Brochure, and Client Relationship Summary report which are accessible online via the SEC's Investment Adviser Public Disclosure (IAPD) database at www.adviserinfo.sec.gov, using SEC # 173272.

See what we can do for you today.

No cost. No risk. No obligation. Just the facts.

Aim your camera at the QR code.
Tap the link that appears onscreen.

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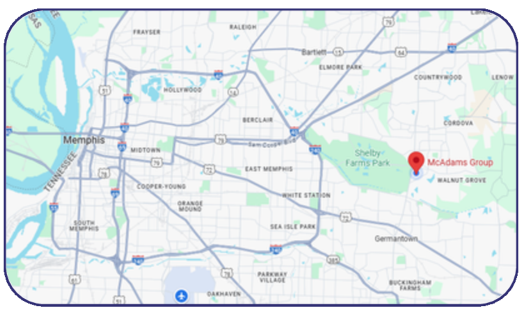

Conveniently located in the Greater Memphis area near the intersection of Germantown Parkway and Walnut Grove. Virtual appointments and services available nationwide.

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X (Twitter): @mcadamsgroupllc

TikTok: @mcadamsgroupfinancial

McAdams Group, LLC, has differentiated itself from the competition in numerous ways. By considering "worst-case scenarios" and having a more conservative approach to planning, they have helped hundreds of individuals and families nationwide reach their goals without changing their lifestyles.

Financial Services Review Magazine

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