

# Shepard Wealth Management Group

Proactive planning with a personal touch.  
*Come be a part of our family.*

A warm, golden-hour photograph of a group of people sitting around a rustic wooden table outdoors. The table is covered with a white tablecloth and has a bottle of wine and glasses on it. The people are engaged in conversation. In the background, there is a large, leafy tree and a wooden fence. A soccer ball and some toys are on the grass. In the foreground, a black dog is sitting on the grass.

STIFEL



# Meet the Team

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Our goal is to know our clients' goals and needs first, and then to provide them with the knowledge and guidance suited to their particular situation.

Our guidance helps our clients pursue their goals and provides direction through issues that may be emotionally uncomfortable, but also may be financially productive.

We help our clients consider the consequences of the numerous choices available to them and seek to guide them in making good decisions that complement their goals and dreams.

We provide a high level of service to our clients and communicate often through phone calls, personal letters,

e-mails, and newsletters. We understand that in order to maintain lasting, long-term relationships, we must respond promptly when clients contact us with questions or concerns.

We feel that an established relationship helps us develop the trust that is vital when addressing changing needs, goals, and situations.

We proactively serve our clients by offering a Chief Financial Officer level of service in order to develop lasting, long-term relationships. This relationship serves as the foundation for creating a personal and tailored written plan to work toward our clients' financial goals.

## Magay Shepard, CFP®

Senior Vice President/Investments

Magay focuses on mitigating risk and pursuing growth of her clients' wealth with an emphasis on holistic investment planning, risk management strategies, and personalized plans that utilize strategic investments. She joined Stifel in 2009 after a long tenure with A.G. Edwards. She has been in the investment industry for more than 30 years, leveraging her experience to provide investment insight and perspective to constantly changing market environments.

Devoting her time to a select client base, Magay offers guidance tailored to their specific financial planning and investment needs. She believes in a balanced approach to investing, using multiple asset classes and management styles to help diversify portfolios and minimize risk. She also works closely with her clients' CPAs, attorneys, and other trusted advisors to ensure tax and estate planning issues are comprehensively addressed.

Magay is a member of the Stifel Chairman's Council, which for 2019 consisted of 194 of the firm's top-producing financial advisors, and serves on the steering committee for the Women's Initiative Network. She was recently included on Stifel's National Conference panel discussion for Advisory Programs and has been invited to the Barron's Top Women Advisors Summit since 2014. In 2020, Magay was named to *Forbes'* America's Top Women Wealth Advisors.

Magay holds the CERTIFIED FINANCIAL PLANNER™ (CFP®) certification, as well as the Series 7, 63, and life, health, and variable insurance licenses (including annuities). Magay also sponsors and hosts annual Continuing Education courses for CPAs.

On a personal level, Magay is married to Reverend Dr. Tim Moore. They have adult triplets, Abby, Hannah, and Michael, and two rescue dogs. She is also an active member of her church and a lifelong resident of Charlotte.

Magay has a long history of supporting her community, including:

- Hospice volunteer
- Long-time supporter of WFAE (Charlotte's National Public Radio news source)
- Acting Board Member of Community Link
- Chair of the Endowment Committee for Community Link
- A Trustee for the Mars Hill University Board of Trustees
- Foundation Board Member for Mars Hill University
- Former Acting Chair of the Finance and Administrative Affairs Committee for Trustees of Mars Hill College
- Former Treasurer for the YWCA of Charlotte
- Former Treasurer for the Board of Trustees for the Mental Health Association of Central Carolina



*Forbes'* America's Top Women Wealth Advisors, April 21, 2020. Rankings are based on the opinions of SHOOK Research, LLC, and were selected from a pool of 32,000 nominations. Advisors in the America's Top Women Wealth Advisors list are judged on individual contribution, but total team assets are shown, which can include one or more additional advisors. Qualifying advisors met the following basic requirements: a minimum of seven years as an advisor, a minimum of one year at their current firm, recommended and nominated by their firm, completion of an online survey, over 50% of their revenue/production must be with individuals, and an acceptable compliance record. The ranking algorithm is based on qualitative measures derived from telephone and in-person interviews and surveys; service models, investing process, client retention, experience levels, review of compliance records, firm nominations, etc.; and quantitative criteria, such as assets under management and revenue generated for their firms. Investment performance is not a criterion. Neither SHOOK Research nor *Forbes* receives compensation from the advisors or their firms in exchange for placement on a ranking. The ranking may not be representative of any one client's experience and is not indicative of the financial advisor's future performance. *Forbes* is a registered trademark of Forbes, Inc. All rights reserved.



# Meet the Team *(continued)*

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**Dan Emmons, CFP®, MBA**

*Financial Advisor*

Dan has worked in the investment services industry for more than a decade. He joined the team in 2013, after serving as an investment consultant at Vanguard. He develops personalized investment plans that encompass the specific strategies each client needs to pursue his or her financial goals. He assists the team with investment planning, research, and client relationship support. He specializes in conducting research and due diligence for the team, especially regarding professional money managers.

Dan holds the CERTIFIED FINANCIAL PLANNER™ (CFP®) certification, Series 7, 63, and 65 securities licenses, as well as life, health, and variable insurance licenses (including annuities). Dan earned a Bachelor of Arts in Economics from the University of Maryland and a Master of Business Administration with a focus in Finance from Queen's University of Charlotte.

Dan is married to Christina Emmons, who is the director of Children's Ministry at their church. They have three sons, one daughter, and a rescue dog. They are certified foster parents who continually look to bring children out of the foster care system and into their home. Dan is a Board Member of Lakewood Charter School.



**Kathy Arey**

*Senior Registered Client Service Associate*

Kathy is an integral part of the team, providing guidance and administrative support. She began working with Magay in 2005 and continues to support Magay and Dan, managing the daily administrative responsibilities and team operations. She delivers highly personalized attention to clients' administrative needs. Being aware of industry issues, Kathy maintains a strong knowledge of client needs through regular communication, fielding client questions, and resolving issues. These are all part of Kathy's focus on developing strong relationships built on trust and confidence. She is proficient in the technical knowledge and logistics of implementing each clients' financial and investment plan.

Kathy graduated from the University of Tennessee, Knoxville with a Bachelor of Science degree in Chemical Engineering. She also holds Series 7 (General Securities Representative) and 66 (Investment Advisor Representative) licenses.

Kathy and her husband, Mel, live in Charlotte and are avid golfers. They have three grown daughters and two cocker spaniels.





## Christine Parks

*Client Service Associate*

Christine joined the team in December 2015. She supports Magay, Dan, and Kathy by managing the team's daily operations. She provides careful attention to detail with client administrative care and service. Since client education is a priority to the team, she coordinates, organizes, and oversees the team's various and frequent client educational meetings. She also manages the team's social media, marketing, and communications. One of her strengths is finding new and creative ways to show how the team values their clients.

Her educational background leverages her natural ability to bring creativity and a fresh perspective to client care and communication. Christine graduated from North Greenville University in South Carolina, earning a Bachelor of Arts in Interdisciplinary Studies.

Christine is a native Charlottean. She enjoys photography and spending time with her family and friends.



## Diana Castro

*Client Service Associate*

Diana joined the Shepard Wealth Management Group in early 2019. She earned a Bachelor of Science in Business Administration with a Concentration in Finance from Winthrop University. Prior to her career in finance, she enjoyed a career in Journalism as a TV anchor.

Diana has a natural passion for numbers and analytics. She supports the team's operational duties and delivers a high level of client administrative care.

Diana is bilingual, an avid runner, and loves cycling and mountain biking. She and her husband, Gabriel, have one adult daughter, three teenage sons, and a rescue dog named Bruno.





# Advisory Process

Our wealth management process consists of six steps. These steps give us an understanding of your current situation, the choices available to you, and the action steps needed to pursue your goals.

The process involves gathering your relevant financial information, examining your current financial status, determining your goals, formulating a plan that works towards your goals based on your current situation and future plans, and continually evaluating your plan and goals throughout the years.

## The future belongs to those who plan for it.

After your long-term goals have been defined, we recommend the appropriate choice of investments based on your goals. We take your entire asset base into consideration so your wealth management plan is complete.

We believe that how successfully you invest your money will determine the degree of financial security you will enjoy in the future.

We also believe continuous evaluation of your plan is important since variables can change, such as employment.

Few things are more vital to your security than knowledgeable investment planning. You can take control of your financial future by:

1. Developing a sound investment plan offering the greatest opportunity for achieving your goals;
2. Executing that plan;
3. Periodically reviewing that plan and making adjustments for changing financial objectives.



## An Example of How We Can Help You Take Control of Your Finances:

### Assess Your Financial Situation

- Take inventory of assets, including retirement plans
- Evaluate your income stream

### Define Your Goals

- Buying a house
- Investing for college education
- Saving for retirement

### Calculate Funds Needed

- Inflation
- Risk tolerance

### Create a Portfolio to Address Your Investment Goals

- Allocate funds among appropriate investment categories

### Monitor Portfolio

- Respond to changes in objectives
- Fundamental changes in portfolio (values)



# Wealth Management Services

Our services cover all areas of financial management, from investment and retirement planning, to risk management strategies and issues surrounding estate planning strategies. We specialize in helping our clients develop a comprehensive, cohesive financial strategy that fits their unique needs and enables them to pursue both short- and long-term strategies.

Wealth Planning	Estate Planning	Retirement Planning	College and Higher Education Planning	Professional Money Management	Insurance & Liability Planning
Asset Allocation Analysis	Estate Plan Analysis	Retirement Income Planning	529 Plans	Fee-Based Advisory Programs	Business Owner Needs
Comprehensive Financial Planning	Charitable Giving	Traditional & Roth IRAs	Education Savings Accounts	Access to Professional Money Managers	Disability Insurance
Understanding Social Security	Beneficiary Review	IRA Rollovers & Distributions	UGMA/UTMA Accounts	Quarterly Performance Reports	Life Insurance
Tax Planning	Gifting & Estate Tax Planning	Retirement Funding Analysis	College Funding Analysis		Long-Term Care Insurance

Corporate Executive Services	Business Succession Planning	Cash Management	Retirement Plans for Business	Investment Banking	Banking, Lending & Trust Services
Cashless Stock Options Exercise	Life Insurance Needs	Check Writing	Choosing an Appropriate Plan	Public Offerings & Capital Raising	Securities-Based Lending
Control & Restricted Stock Transactions	Buy-Sell Agreements	Visa® Debit Card	Reviewing an Existing Plan	Financial Advisory	Visa® Credit Cards
Rule 10b5-1 Plans	Estate Planning Considerations	Bill Payment Services	Choosing a Plan Provider	Mergers & Acquisitions	Trust Management & Administration
	Key Person Insurance	Stifel Access (online account access)	Selecting a Third-Party Administrator	Municipal Finance	

Stifel does not offer legal or tax advice. You should consult with your legal and tax advisors regarding your particular situation.

**Lending services for clients of Stifel, Nicolaus & Company, Incorporated are performed exclusively by Stifel Bank and Stifel Bank & Trust (Stifel Banks).** Stifel Bank, Member FDIC, Equal Housing Lender, NMLS# 451163, is affiliated with Stifel Bank & Trust, Member FDIC, Equal Housing Lender, NMLS# 375103, and Stifel, Nicolaus & Company, Incorporated, Member SIPC & NYSE, each a wholly owned subsidiary of Stifel Financial Corp. Unless otherwise specified, references to Stifel may mean Stifel Financial Corp. and/or any of its subsidiaries. Unless otherwise specified, products purchased from or held by Stifel are not insured by the FDIC, are not deposits or other obligations of Stifel Banks, are not guaranteed by Stifel Banks, and are subject to investment risk, including possible loss of the principal.

## Understanding the potential risks of a Stifel Pledged Asset (SPA) Line of Credit

Speak with your Financial Advisor about your risk tolerance level, market fluctuations, and specifically the potential risks associated with a Stifel SPA Line of Credit.

The SPA Line of Credit is a demand loan using the assets in the account as collateral. If the minimum required value of the collateral is not maintained, the account holder will be required to: (1) post additional qualified collateral, (2) repay a portion or all of the debt, or (3) forfeit that shortfall in value of pledged assets to Stifel Bank & Trust. If the call is not met, Stifel Bank & Trust can liquidate some or all of the assets in the SPA Loan Account. If terms of the account are not maintained, Stifel Bank & Trust may call the loan due and payable. Stifel Bank & Trust will attempt to communicate with you to determine the right course of action to alleviate a collateral shortfall. Stifel Bank & Trust has the right to sell securities as needed without your consent to meet a collateral call.

**Trust and fiduciary services are provided by Stifel Trust Company, N.A. and Stifel Trust Company Delaware, N.A. (Stifel Trust Companies),** wholly owned subsidiaries of Stifel Financial Corp. and affiliates of Stifel, Nicolaus & Company, Incorporated, Member SIPC & NYSE. Unless otherwise specified, products purchased from or held by Stifel Trust Companies are not insured by the FDIC or any other government agency, are not deposits or other obligations of Stifel Trust Companies, are not guaranteed by Stifel Trust Companies, and are subject to investment risks, including possible loss of the principal invested. Stifel Trust Companies do not provide legal or tax advice.







# About Stifel

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As Stifel Financial Advisors, Shepard Wealth Management Group has the support of and access to the deep resources of one of the nation's leading financial services firms. Their affiliation with Stifel enables them to maintain the independent thinking and entrepreneurial spirit essential to help clients pursue their financial goals.

Stifel, Nicolaus & Company, Incorporated is a full-service wealth management and investment banking firm founded in 1890. Our philosophy on investing is grounded on a nearly 130-year-old tradition of trust, understanding, and solid, studied advice. The company is a registered investment adviser with the U.S. Securities and Exchange Commission.

- More than 400 offices across the nation
- Seventh largest full-service investment firm in the country in terms of number of financial advisors, with approximately 2,200
- Approximately 8,000 associates
- \$330 billion in client assets under management as of December 31, 2019
- \$3.3 billion of revenue in 2019 and more than \$24 billion in total assets
- Headquartered in St. Louis, Missouri

Our equity research has ranked in the top 10 of the StarMine Analyst Awards for 13 consecutive years (includes Keefe, Bruyette & Woods (KBW), a wholly owned subsidiary of Stifel Financial Corp., and other firms acquired by Stifel). For more information about the StarMine Analyst Awards from Refinitiv, see [www.stifel.com/research](http://www.stifel.com/research).











# Contact Us

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