COMPREHENSIVE WEALTH MANAGEMENT

Financial Stewardship | Strategic Solutions

HORIZON ADVISORS

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CERTIFIED FINANCIAL PLANNER™
30+ Years of Experience

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MS, University of Virginia
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5+ Years of Experience

Horizon Advisors is a Houston based, privately owned, fee-only financial advisory firm established in 1999. We specialize in helping successful individuals and families understand, organize, and manage their often complex financial situations. Our best clients are those who are interested in developing a long and productive relationship with a stable and trustworthy advisor.

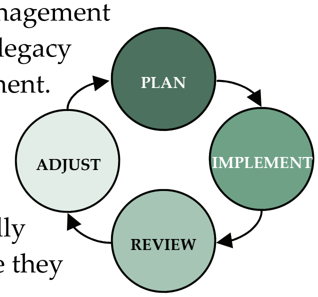
At Horizon, we focus on developing a deep and personal understanding of our clients, allowing us to be very proactive and responsive to their unique needs. We understand each client's total financial picture and are in a unique position to play a coordinating role with their other advisors. Our recommendations are independent, objective, and based solely on what is best for our clients.

Our Beliefs

- Financial decisions are best made in the context of a thoughtfully considered plan.
- Circumstances change over time and financial plans must be regularly reviewed and adjusted.
- Long-term investment returns result from following a disciplined investment process.
- Investment portfolios should be designed to support each client's unique goals and objectives.
- Advisors should be held to a fiduciary standard, which requires that they always act in the best interest of their clients.

Comprehensive Wealth Management

Comprehensive planning establishes the foundation for our wealth management process. Our thorough process includes investment portfolio analysis, legacy and estate advice, tax planning, retirement planning, and risk management.



We help our clients identify their unique goals and objectives, financial and otherwise, and design a customized strategy to help them reach those goals. Once a strategy has been implemented, we continually monitor our clients' portfolios and personal circumstances to make sure they are appropriately positioned to progress towards their long-term goals.

Investment Management

Horizon Advisors integrates institutional investment management with highly personal service. We create diversified portfolios to support each client's overall financial plan using an array of financial instruments including stocks, bonds, and mutual funds.

Our approach relies on classic asset allocation enhanced by a top-down tactical overlay. We employ a disciplined due diligence process to select and monitor our recommended investments.

Our clients' assets are held in safekeeping by independent custodians, Charles Schwab and Fidelity Investments.

Please contact us to arrange a confidential consultation.

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