Carmichael Hill
Registered Investment Advisor

Carmichael Hill

Retirement Planning and Investment Management for People Over age 50

~160
clients

$250M
in AUM

3+ Decades
of Operation

3 Advisors
3 Support Staff

Carmichael Hill at a Glance

Our Mission: Take the Worry Out of Retirement

Data as of July 2021

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The Current Retirement Problem

01

Retirement planning is time consuming and requires specialist knowledge.

02

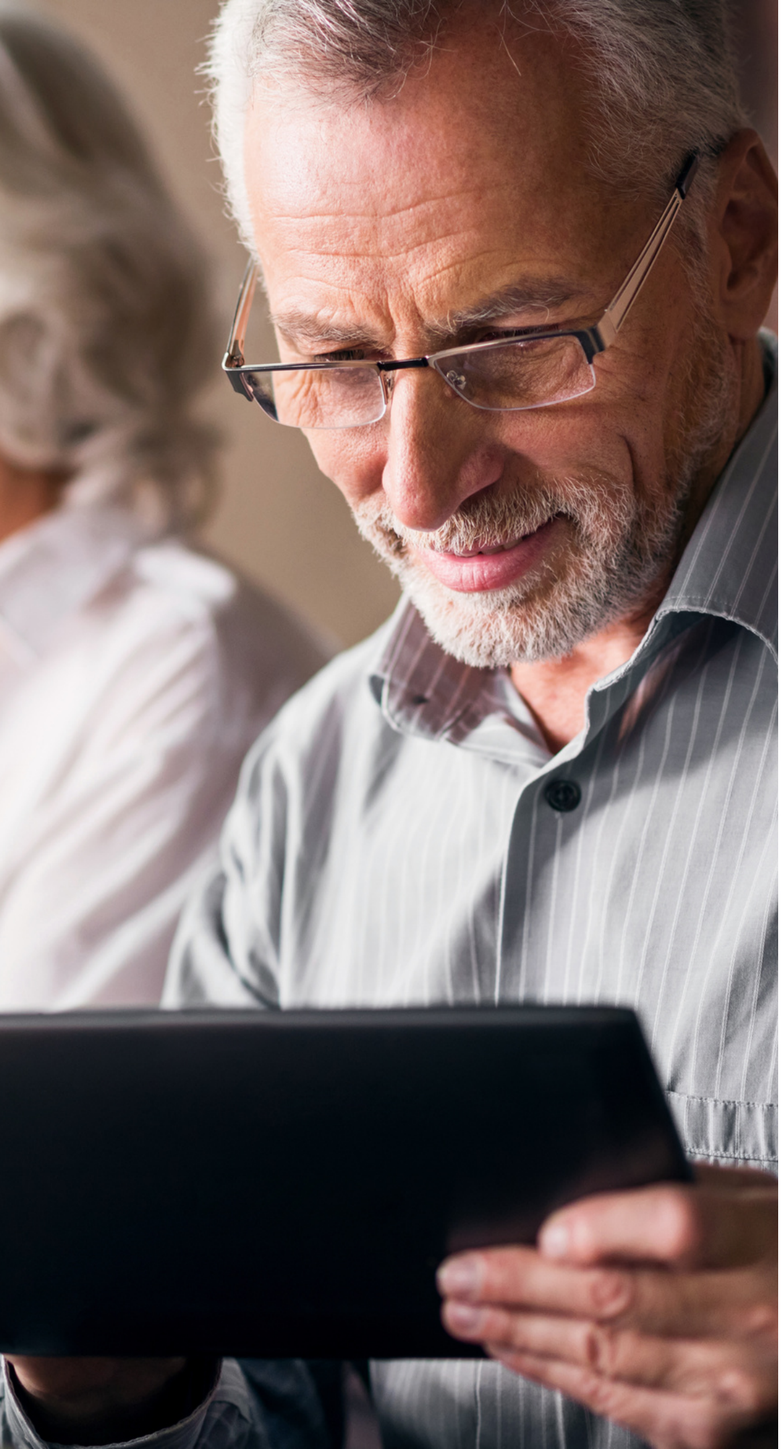
No single authoritative source exists in retirement planning. Even experts disagree.

03

Hundreds of DIY planning solutions create noise and waste time.

04

There is no reliable way for savers to know whether their retirement is safe, secure, and on track.



How We're Changing the Planning Process

We've developed a tech-centric, process driven financial planning firm that:

- Saves You Time We do the heavy lifting
- Reduces Stress with ongoing, advisor-led communication
- Improves Outcomes with constant tracking & expert advice

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Our Process

Your retirement is fluid – never set it and forget it. That's why we focus on learning about your objectives and ensuring we know your goals. The plan we build can grow with you and the changes that unfold over the course of your life.

1. Meet Your Advisor
2. Create & Review Your Plan
3. Implement Recommendations
4. Track and Optimize Outcomes

Technology at Our Core

Map Your Cash Flow | Compare Scenarios | Stress Test Your Plan | See Everything in One Place

How We're Different

Fee Only Financial Advisor

We don’t accept commissions or 3rd party payments.

Single Point of Contact

You know who to call and who you will speak with.

Transparent Communication

You will hear from your advisor no less than once a quarter.

Independently Owned

Management is nimble and responsive.

Fiduciary Duty to All Clients

Your best interest and goals come before ours.

Meet Your Team

Jim Stewart, CFP®

Principal

Jim is a Senior Financial Planner and owner of Carmichael Hill. He took an entry level position in the firm in 1993 and worked his way up to buying it in 2013. He is ultimately responsible for all firm tasks.

Matt Bacon, CFP®

Advisor

Matt is a Senior Financial Planner and avid coffee drinker. He is responsible for portfolio construction, oversight, and all financial planning tasks for the firm.

Morgan Tester, CFP®

Advisor

Morgan is a Financial Planner and cat lover. She leads the creation of financial planning projections and portfolio reviews.

What & How We Charge

We charge percentage-based fees on the total level of assets we manage on your behalf.

Less Than $250,000	Between $250,000-$500,000	Between $500,000-$1,000,000	Between $1,000,000-$2,000,000	Between $2,000,000-$10,000,000	More Than $10,000,000
1.50%	1.25%	1.00%	0.75%	0.50%	0.35%

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We look forward to partnering.

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