BOX
FINANCIAL
ADVISORS

Principled • Stewardship • Preservation

INVEST BEYOND STOCKS & BONDS

DO YOUR **INVESTMENT STRATEGIES** ALIGN WITH YOUR PRINCIPLES?

OUR STORY

Box Financial Advisors is established as a flat fee-only firm. This provides you with the peace of mind that the advice and counsel we give is truly in your best interest. By using a flat fee rather than basing it on assets under management or commissions, we are freed up to focus on your goals and dreams. Often times, paying down a mortgage or giving a large gift to your church is the best use of your money, and our structure removes any conflicts of interest to offering such recommendations. Box Financial Advisors has intentionally been organized to safeguard the purity of our counsel.

Box Financial Advisors' fee-only structure enables us to provide advice and recommendations in areas that are often overlooked and ignored by others in the financial industry. Social Security decisions, 401(k) allocations, benefit elections, mortgage analysis and car-buying decisions are just a few of the areas where clients need valuable guidance.

Not only have we organized our firm to be positioned to advise in these areas, but moreover it is our desire to be included in these conversations. We know right decisions in these small areas lead to big differences over the long haul and serve to build and keep momentum in the right direction.

OUR PHILOSOPHY

PRINCIPLED – We define a principle as a pillar of wisdom that is always right, always relevant, and does not change. The counsel we provide is based on such standards that are between 2,000 and 6,000 years old. These proven methods provide a solid foundation for your finances that don't change with the markets, interest rates or economy. We begin with these established principles, and then apply them using the latest financial tools and strategies available.

STEWARDSHIP – We work best with clients who share our values and view money as a tool, a trust and a test. A tool in that money in and of itself is not the goal, but rather the life and ministry that money will allow for you, your family and those around you. A trust in the sense that you are called to steward the resources entrusted to you, realizing that they are only temporary and ultimately belong to another. And finally as a test because money reveals the character of the person stewarding it!

PRESERVATION – We are a protection minded firm. The counsel and advice we provide will always have a preservation bias. This is not to say we won't make recommendations to invest and grow your money, but in our mind the return OF your principle is more important than the return ON your principle. If you are looking to double your money every 12 months, we might not be the firm for you. However, if you are looking for proven strategies to aid you in having the finances available to accomplish the life you desire, we are your firm.

"Give a portion to seven, or even to eight, for you know not what disaster may happen on earth."

KING SOLOMON ~935 BC

OUR CUSTOM APPROACH

Since 2010 Box Financial has helped clients participate **82 investments** in **28 different asset classes** totaling more than **86MM** in invested capital.

OUR STRATEGY

Three components to return on
ALTERNATIVE/TANGIBLE INVESTMENTS

1. **UPFRONT IMPACT**
   - Lower minimum investment amounts
   - Reduced fees, commission credits, lower O&O costs
2. **PERIODIC CASH FLOWS**
   - Monthly, Quarterly or Annual Distributions
3. **EXIT STRATEGY**
   - Capture Appreciation on the sale or liquidation of the asset

OUR BENEFITS

SAVE TIME
- Leverage our sourcing, research and due-diligence
- Less day-to-day involvement
- Knowledgeable IRA investment professionals

NEGOTIATE BETTER TERMS
- Lower minimum investment or reduced carry costs
- Institutional price reductions or up-front credits

GREATER DIVERSIFICATION
- Less exposure to single asset class
- Target cash flow of 5-10%
- Low correlation to stock/bond markets

INVESTMENT **APPROACH** – ALTERNATIVE INVESTMENT PROFILE

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WHAT IS AN **ALTERNATIVE/TANGIBLE INVESTMENT?**

Our Definition: Any direct investment in an asset or business through a private security that is not offered in over-the-counter markets. Ideally the underlying investment should display a low correlation to the broad capital markets, have an inherently low volatility characteristic, and maintain a high probability of returning investor principle within 3-5 years.

THREE COMPONENTS TO RETURN ON **ALTERNATIVE/TANGIBLE INVESTMENTS**

IMPACT ON TARGET RETURN

1-2% — **1**

UPFRONT IMPACT

- Lower minimum investment amounts
- Reduced fees, commission credits, lower O&O costs

5-8% — **2**

PERIODIC CASH FLOWS

- Monthly, Quarterly or Annual Distributions

1-5% — **3**

EXIT STRATEGY

- Capture Appreciation on the sale or liquidation of the asset

TARGETED TOTAL RETURN

8-10%

BOX FINANCIAL ADVISORS

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FINANCIAL LIFE PLANNING

Our desire at Box Financial Advisors is to help you focus on what really matters in life: your plans, goals, and dreams. We recognize the truth that money is not an end in itself, but rather a tool that is to be used to accomplish the life and ministry you desire. So our advisors partner with clients to guide them in wisely stewarding their resources to help them attain this result. This is what we call "Financial Life Planning."

CLINT SNEAD, CFA®

PRESIDENT

After serving in a variety of ways as Chief Compliance Officer, Senior Advisor and Analyst, Clint now serves as President. Clint has a desire to steward well all that God has blessed him with. Initially drawn to Box Financial out of a shared desire to come alongside clients in their stewardship journey, Clint also wanted to help build a business to be proud of. Clint's motivation comes from a longing to stand before the Lord and hear, "Well done good and faithful servant, enter into the joy of your Lord."

LOGAN BENNETT

FINANCIAL ADVISOR

Logan graduated from Texas Tech University where he earned a B.S. in Personal Financial Planning. Logan started his career as a financial coach where he realized a growing need for wise planning based on a solid relationship with clients. Logan was initially drawn to Box Financial after realizing it was a place he could utilize his skills of financial planning while meeting his desire to live out his faith at work. He hopes to help clients grow their assets, experience freedom and be more generous. He is most proud of the client relationships he has built over the years that goes beyond financial planning.

ALAN D. THORNTON, JR.

FINANCIAL ADVISOR

Alan was introduced to the financial services industry in 2008 through Dave Ramsey's Financial Peace University. Since 2012, Alan has served in the Stewardship Ministry Department at Gateway Church. Alan desires to assist people to live free from financial constraints and enjoy the fullness of their life. At Box Financial, Alan is thrilled to have the opportunity to get to do things he actually loves: problem solving, numbers, providing hope and freedom as well as play with his fancy financial calculator. Alan treasures getting to work in an environment that openly welcomes the Lord into the workplace with people who are committed to excellence in their personal lives and in their work.

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WISH YOU COULD HOLD **REAL ESTATE** AND OTHER **TANGIBLE ASSETS** IN YOUR IRA?

IT'S POSSIBLE WITH **BOX FINANCIAL!**

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ABOUT US

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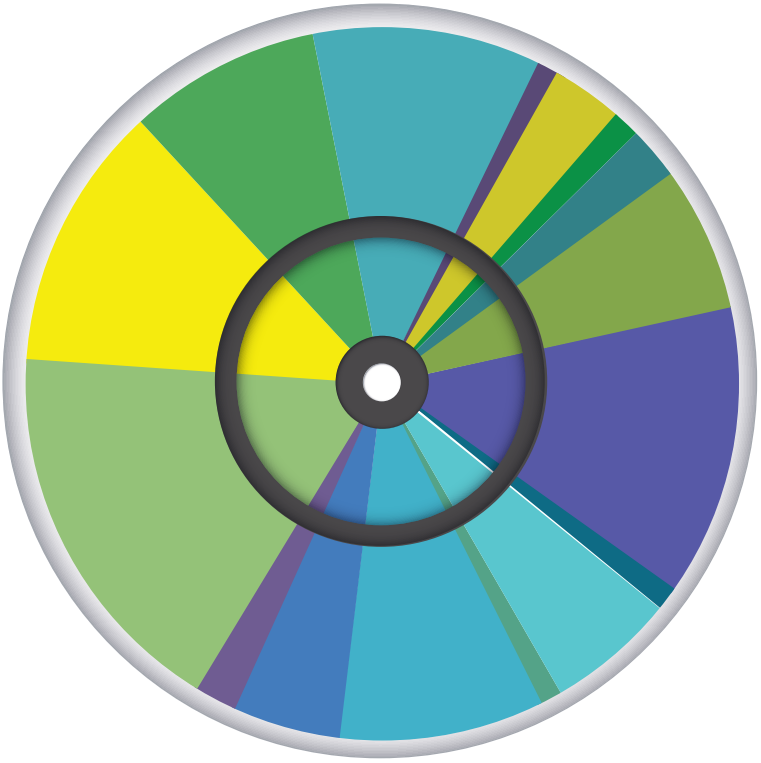
COMPOSITE BREAKDOWN



SINCE 2010*

61 Total Projects

17 Projects Full Cycle

$33.8MM Invested Capital

- STUDENT HOUSING **7%**
- TRADE FINANCE **6%**
- ENERGY **11%**
- EQUIPMENT LEASING **17%**
- TIMBERLAND **2%**
- HOSPITAL AND MEDICAL OFFICE **5%**
- FARMLAND **10%**
- RAW LAND **1%**
- COMMERCIAL REAL ESTATE **6%**
- SELF STORAGE **1%**
- MULTIFAMILY **13%**
- VENTURE DEBT **7%**
- DISTRESSED CREDIT **2%**
- PRIVATE EQUITY **1%**
- ALTERNATIVE ASSETS **3%**
- MUNICIPAL LOANS **1%**

** As of 09/30/2017*

1. DO IT YOURSELF

You can invest directly in real estate using your IRA. However, there are many complexities and potential pitfalls in using your IRA in this manner. Additionally, due to the high cost of commercial real estate and the reluctance of banks to lend to IRA owned properties—most individuals who go it alone wind up with a large single asset class concentration into one or perhaps two homes. While this route may generate monthly cash flow, there is little diversification to any other asset classes with different risk/return profiles and the inherent risk of disqualifying your IRA through a simple management misstep.

2. WITH BOX FINANCIAL

We provide several options for diversification to any other asset classes with different risk/return profiles. We can take your $250,000 and invest in many different asset classes.

- HEALTHCARE **25k**
- MULTIFAMILY **25k**
- COMMERCIAL **25k**
- MOBILE HOME PARK **50k**
- VENTURE DEBT **50k**
- SOLAR AND WIND **25k**
- EQUIPMENT LEASING **25k**
- TRADE FINANCE **25k**

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MARTIN DAY, CFP®

PRESIDENT

Martin is the President and Chief Steward at Box Financial Advisors. He graduated Summa Cum Laude with a Bachelor of Business Administration in Finance from West Texas A&M University. Martin's industry experience in financial planning began in 1997 when he worked for what was then First Dallas Securities in downtown Dallas. From there he moved to H.D. Vest in 1998 and worked as a Wealth Management Specialist. In 1999, Martin passed the CERTIFIED FINANCIAL PLANNER™ Exam, one of the most recognized certifications available in the financial planning industry. In addition, Martin has obtained the Chartered Financial Consultant (ChFC) and Chartered Life Underwriter (CLU) designations from The American College in Pennsylvania. Martin has also received the Qualified Kingdom Advisor™ designation granted to financial professionals who have met high standards in training, integrity, character and competence.

When Wells Fargo acquired H.D. Vest in 2001, Martin stayed on and worked in the Advisory Services area, where he concentrated on portfolio management and design. During his final years at Wells Fargo he focused on advanced planning in the estate and business planning areas. The opportunity to hone his skills and acquire knowledge from an industry titan like Wells Fargo for almost a decade was valuable to Martin's development. In 2010 Martin prayerfully decided to leave corporate America, taking his vast education and experience with him to launch Box Financial Advisors.

CLINT SNEAD, CFA®

SENIOR FINANCIAL ADVISOR, ANALYST

Clint currently serves as a Senior Financial Advisor and Analyst at Box Financial Advisors. He completed his undergraduate education with a dual Bachelor of Business Administration in Finance and Business Economics from Texas Tech University. In 2005, Clint completed his Masters of Business Administration from Southern Methodist University, where he focused on a Finance concentration with a specialization in investments and financial consulting. Upon completing his MBA, he became a CFA Charterholder. The Charter Financial Analyst® (CFA) credential has become the most respected and recognized investment designation in the world.

After a few years in banking, Clint started his financial planning career by advising clients on their investments when he started at Fidelity Investments in 2000. In 2003, Clint made the transition to Fidelity's branch investment center in Irving, Texas and worked in various financial planning roles. After successfully consulting clients about the financial plans, Clint was asked to focus on high net worth individuals and highly compensated executives. Prior to prayerfully joining Box Financial Advisors in 2014, he oversaw a client portfolio of approximately $500 million in client assets.

LOGAN BENNETT

FINANCIAL ADVISOR

Logan graduated from Texas Tech University where he earned a B.S. in Personal Financial Planning. The Personal Financial Planning program at Texas Tech enabled him to learn from an elite staff about modern planning techniques. This created a solid launching pad for his next steps. During the summer of 2011, he participated in a summer training institute called Kairos which closes the gap between campus and the marketplace. He learned practical skills and obtained a vision for servant leadership in the marketplace.

Logan joined Box Financial during the spring of 2013 as a Financial Advisor. He came to Box from Freedom 5:one Ministries where he was a Financial Coach in Fayetteville, Arkansas. Logan financially coached individuals and families, taught financial education seminars and managed the website. It was here that Logan learned the growing need for wise planning and built relationships with his clients to advise them in many financial areas. Logan's unique background of ministry and financial planning allow him to be a great asset to the Box team.

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