



# FINANCIAL SERVICES TEAM



Plan for tomorrow with wisdom and confidence.

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For more information, visit [www.investdavenport.com/financial-services](http://www.investdavenport.com/financial-services)

In addition to a personal Financial Advisor, your Financial Services Team includes dedicated Certified Financial Planner™ professionals, insurance and annuity specialists, and experienced retirement plan professionals—all working to create a solid plan to give you more confidence in your financial future.

## FINANCIAL PLANNING

Since a good financial plan starts with your personal situation, we begin by listening to you. After outlining your life goals, quantifying expenses and financial resources, and defining your investment risk temperament, we customize an analysis to help you prepare for tomorrow—whether that includes saving for a child's education, planning for retirement or passing on your estate.

## INSURANCE

Due to the potential complexity of insurance planning, we offer a complimentary review of existing life, disability and long-term care insurance policies. Our analysis of your insurance needs will provide additional comfort that you have the protection you need for your loved ones and assets; and, if necessary, deliver cost-effective solutions appropriate for your desired level of coverage.

## ANNUITIES

As a long-term investment vehicle, annuities can offer valuable retirement and legacy planning benefits.

If you're looking to grow an asset with a protected value for future income or legacy planning, variable annuities offer the ability to invest your funds with many well-known investment managers while providing a minimum income stream or death benefit, regardless of investment performance.

If you're seeking tax deferral, protection of your assets for heirs, or lifetime income, we offer fixed and variable annuities from highly rated insurance companies and professional money managers.

## RETIREMENT PLANS

Saving for retirement is one of the most important financial decisions you can make. We specialize in retirement planning for individuals and businesses and offer guidance and investment solutions to help make your goals a reality.

### Personal Plans

If you're not taking advantage of an Individual Retirement Account (IRA), you may be missing out on an exceptional opportunity to save for a secure retirement. Depending on your income and personal situation, you may qualify for a Roth or a deductible contribution to a Traditional IRA.

### Corporate Plans

The IRS and Department of Labor guidelines give significant tax advantages and other incentives to businesses that establish retirement plans. Our experts serve as consultants and facilitators to make sure your company's needs and concerns are carefully considered when developing your plan.

Our specialists will assist you with each step of implementing a plan that is appropriate for your company from plan selection and design to education, support, and communication with plan participants. Several plan types are available, including:

- Simplified Employee Pension Plans (SEP IRAs)
- SIMPLE IRAs
- Solo(K)s
- Profit-Sharing Plans
- Traditional 401(k) Plans
- Safe Harbor 401(k) Plans
- Defined Benefit Plans

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Annuities are long-term investments intended for retirement planning. Withdrawals of earnings and other distributions of taxable amounts are subject to ordinary income taxes, and, if taken prior to age 59½, an additional 10% premature withdrawal penalty may apply. Fees and expense for these products may be higher, and the surrender period may be longer than contracts without these enhanced features and benefits. Annuity contracts may not be appropriate for some clients. You should carefully consider whether an annuity is right for you after a thorough discussion with your Financial Advisor. Certain benefits may provide reduced values at advanced ages, and insurance companies may force annuitization at a certain age. Please consider these items carefully before purchasing any annuity contract.

IRAs and other retirement plans may have fees associated with them in addition to costs associated with investing the assets of the IRA or retirement plan. These fees may include, but are not limited to: annual account fees, administrative fees that may include recordkeeping of the plan, legal fees, accounting fees, etc, and termination fees. Please consult with your Financial Advisor or plan sponsor to learn more about the fees associated with a particular plan.

## FINANCIAL SERVICES TEAM



### **Tammy Severt**, *Senior Vice President – Head of Financial Services*

Tammy joined Davenport in 1998 and has more than 20 years of experience. She leads the Financial Services team who supports the firm's Financial Advisors with insurance and annuity products, retirement plans, cash management services, 529 Savings Plans, donor advised funds, securities-based lending and financial planning. Tammy is Series 7, 66, 24 and 26 registered with the Financial Industry Regulatory Authority (FINRA) and she is licensed to sell life, health and annuity products in more than 40 states. She earned a B.B.A. degree from Radford University.



### **Andrew "Andy" Hargroves**, *Vice President – Annuity Product Manager*

Andy joined Davenport in 2011 and has more than 15 years of experience in the financial services industry. He provides annuity product support to Davenport's Financial Advisors and their clients. Andy earned a bachelor's degree in Finance from the University of Alabama. He holds his Series 7 and 66 registrations with FINRA and is licensed to sell life, health and annuity products in Virginia.



### **Lisa Hatcher, CFP®**, *Vice President – Planning Coordinator*

Lisa began her career in 2004 and worked for a variety of financial services and wealth management firms, including her own advisory firm, before joining Davenport in 2019. Her previous roles have included financial planning specialist, financial analyst, adjunct instructor, corporate trainer and business analyst. As a CERTIFIED FINANCIAL PLANNER™ professional, she assists Financial Advisors with financial planning and education for their clients. Lisa earned a bachelor's degree in business administration with a major in finance, and a master's degree in economics, from Kent State University.



### **Tyler Clark, CFP®**, *Vice President – Senior Financial Planning Associate*

Tyler joined Davenport in 2022. He currently serves as a financial planning resource to Davenport's Financial Advisors, generating plans and facilitating the financial planning process for clients. In his previous role, Tyler served as the Head of Client Success for Envestnet MoneyGuide. He earned a B.A. from Le Moyne College and is a CERTIFIED FINANCIAL PLANNER™ professional.



### **James "Weber" Harris**, *Financial Planning Associate*

Weber joined Davenport in 2022. He currently serves as a financial planning resource to Davenport's Financial Advisors, generating plans and facilitating the financial planning process for clients. Weber earned a Bachelor of Science degree in Finance from Virginia Tech.



### **Kimberly "Kim" Williams, CRPS®, AIF®**, *First Vice President – Retirement Services Specialist*

Kim began her career with Davenport in 1992 and has been a Retirement Plan Specialist with the firm since 2001. She provides retirement services sales and marketing support to Davenport's Financial Advisors and employees. Kim earned her Chartered Retirement Plan Specialist (CRPS) and Accredited Investment Fiduciary (AIF) professional designations and is Series 7 and 66 registered with FINRA. She is a member of the American Society of Pension Professionals and Actuaries, the National Association of Plan Advisors, and the Central Virginia Employee Benefits Council.



### **Risa Gomez, CRPS®, AIF®**, *First Vice President – Retirement Services Specialist*

Risa began her career in the financial services industry in 1989 with a mutual fund company based in southern California. She joined Davenport in 2011 as a Retirement Plan Specialist providing sales and marketing support to the firm's Financial Advisors. She maintains her Series 7 registration with FINRA and two retirement plan industry designations: Accredited Investment Fiduciary (AIF) and Chartered Retirement Plan Specialist (CRPS).



### **Elizabeth "Lizzie" Pollard, CFP®**, *Senior Vice President – Insurance Specialist*

Lizzie serves as Davenport's Insurance Specialist, responsible for all life, long term care, and disability income protection insurance sales and all ongoing policy service. She joined Davenport in 2006 and has more than 20 years of industry experience. A CERTIFIED FINANCIAL PLANNER™ professional, Lizzie is Series 7, 63, 65 and 24 registered with FINRA. She earned her undergraduate and graduate degrees from the University of Virginia.



### **Eric Picucci**, *Insurance Administrator*

Eric joined Davenport in 2022 after receiving a bachelor's degree in Communications from James Madison University. He provides insurance products support and services to Davenport's Financial Advisors and their clients.



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