

PETERS WEALTH ADVISORS



Left to right: Jim Haslitt, Chief Compliance Officer; Ann Michael Lagarde, Director of Client Relations; Bill Peters, Managing Director; Dustin Dowling, Chief Executive Officer; Kathryn Dubus, Advisor; Lisa Moore, Graduate Intern

PETERS
wealth advisors llc

Celebrating 30 years and prepared for the future

For 30 years, Peters Wealth Advisors has been helping Baton Rouge-area residents and businesses develop and meet their financial goals. Bill Peters founded the financial planning firm in 1982, when he saw an overwhelming need for professional financial advice in the Baton Rouge area. At the time, Peters worked as vice president and trust officer for Louisiana National Bank, where, among other responsibilities, he managed trusts and estates.

"Our clients were asking questions that were much more complex than we were equipped to answer," Peters says. Always looking for a way to do more for his clients, Peters decided to become the first Certified Financial Planner™ in Baton Rouge.

"Certified financial planning covers taxes, retirement planning, investments, education planning, insurance—all the things to make a well-rounded approach for a financially responsible person. That appealed to me," he notes.

After earning his certification, Peters established Peters Wealth Advisors on the foundation of compassion, loyalty and trust. These values still drive Peters Wealth Advisors today, as the firm—now one of Baton Rouge's most trusted wealth management businesses—celebrates its 30th anniversary.

"Financial planning takes more discipline than just selling a packaged product," Peters says. "It takes the patience and compassion to see people all the way through. Our clients feel that we are really interested in them and not just looking to make a buck."

A HOLISTIC APPROACH

Peters Wealth Advisors focuses on investment management based on a financial plan that reflects a client's goals, including retirement, education and net worth. The PWA team works with each client to set financial and quality-of-life goals, then makes recommendations on issues from investments to insurance coverage. PWA also helps identify and mitigate risks in a client's investment portfolio and insurance protection plans.

"We take a holistic approach with each client," says Dustin Dowling, PWA's chief executive officer. "We're very planning focused. We see building a financial plan as helping each client build a path to where they want to go."

The primary concern for most clients is ensuring they have adequate funds for a comfortable retirement, he says. "They want to know, 'Will my money last?'"

The PWA staff makes investment decisions as a team after weighing the risks and rewards for each client. Each client gets the attention of the entire firm's diverse expertise and not a boiler-plate approach to financial planning. Because the firm devotes such time and resources to each client, PWA is selective in ac-



cepting new clients, who are mostly high-net-worth individuals, businesses, and foundations.

MANAGING RISK

Controlling for risk is central to PWA's investment approach. The firm focuses on consistently achieving reasonable returns without exposing the client to unacceptable levels of risk—not simply on beating an index, as many investment firms do. This approach, coupled with the experience and knowledge of the PWA team, helped the firm's clients through recent tumultuous times.

"We are thriving, even in a pretty questionable climate. With our approach, our clients give up some of the upside to protect against the downside. Our clients did not suffer in the 2008 market downturn. That's substantial," Dowling says.

AT A GLANCE

Primary product/service: ... Financial planning and investment management

Top local executive:..... Bill Peters

Total employees: 7

Year founded: 1982

Phone: (225) 766-4885

Website:..... www.peterswealth.com

email: info@peterswealth.com

Securities offered through Dominion Investor Services, Inc.
Member FINRA/SIPC



Ann Michael Lagarde and Dustin Dowling review client accounts.

“We are not bound to any financial product or concept. Thirty years of independence is a considerable success.”

Dowling says Peters Wealth Advisors also prides itself on its independence. “We are not bound to any financial product or concept. Thirty years of independence is a considerable success. It’s unheard of, to be honest,” he says.

Approaching \$200 million in assets under management, PWA is regulated by the U.S. Securities and Exchange Commission, so “our firm is under the highest regulatory scrutiny.”

Since Peters founded PWA, it has grown from a one-man shop to a complete wealth management firm with a team of innovative investment experts. In addition to in-house specialists, the team includes outside researchers and industry experts—such as an estate planning attorney, a CPA and an independent insurance specialist—who collaborate with PWA to provide cohesive financial, legal and tax advice to PWA’s clients.

One valuable alliance PWA has formed is with Christopher Geczy, Ph.D., academic director of the Wharton Wealth Management Initiative and an adjunct associate professor of finance at the Wharton School. Twice a year, PWA hosts a seminar featuring Geczy, who addresses issues of interest to PWA’s clients, such as asset allocation pitfalls, alternative investing and risk diversification.

“At PWA, they are constantly in pursuit of innovation and business improvement,” Geczy says. “They are trying to bring cutting-edge technology into managing their clients’ wealth, so they can improve the way they do things for their clients. This drive comes from a constant self-examination, which is rare. It’s one of the things that makes PWA special.”

DEEPLY ROOTED IN BR

Market volatility and events from the last few years caused many people to “become skeptical and skittish” about investing, Peters says. “People would come in and say, ‘I’ve heard a lot about you, but how are you pro-

tested?’” he says. “It was a new hurdle we had to jump over just to get to the point to talk to them.”

Peters encourages potential clients to do their research before hiring any firm, including PWA. “Ask around the community about a firm you can trust, a firm you can depend on and a firm that will give you impartial information, and our name is typically mentioned. We can be verified at every turn. It’s important for them to do that,” says Peters, who still has clients that have been with the firm since day one.

Indeed, Peters Wealth Advisors is deeply rooted in Baton Rouge. “Ninety-five percent of our clients are in the greater Baton Rouge area,” Peters says. “That doesn’t mean we don’t take clients from other states, and it doesn’t mean we aren’t traveling. But we are principally focused in the Baton Rouge area, which we see as an advantage.”

“I was born on Government Street at the old Baton Rouge General. I go to lunch with a couple of guys who I went to first grade with,” adds Peters, who also graduated from LSU and is a member of the Rotary Club of Baton Rouge and Sigma Chi Alumni Association. As you might expect from a business with such deep local ties, PWA strives to give back to the community, such as by being active with the Epilepsy Foundation of Louisiana, the boards of Mary Bird Perkins Cancer Center and The Dunham School, and the financial education ministry of The Chapel on the Campus. The firm also hires an LSU graduate student studying finance for a one-year, class-credited internship each year.

Peters credits much of the firm’s success to God’s blessing and the Baton Rouge business community. “Baton Rouge busi-

nesses have been so good to us by referring people, being loyal and making recommendations for improvement, which we are always open to because we know they care about us. We have a very compassionate community of business people.”

After 40 years in the industry, Peters is mentoring Dowling. “We’ve built a great company here,” Peters says. “We’ve certainly been approached by larger firms that want to buy us out. But we’ve chosen the other way, to find strong management that can take over for the next 30 years. Dustin is building a great team for the future. They’re going to continue what we started 30 years ago and maintain the values that have made us successful.”



Bill Peters

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