

Live Oak Wealth Management Website Pages

Home Page

At Live Oak Wealth Management, we are committed to providing **unbiased and independent** financial advice near Atlanta. We serve corporate employees as well as self-employed business owners. Our clients are busy, but want to plan for a secure retirement and have a partner they can count on along the way.

We're always available to our clients to answer their clients and address their concerns. Two of our areas of expertise are retirement planning and social security. We work closely with our clients to put into place a financial road map that makes them feel more excited about their financial future.

What Makes Us Different?

We're a fiduciary. That means we're legally obligated to always act in our clients' best interest.

We're independent. That means we can offer investments and products from almost any company under the sun to best match your needs.

We're comprehensive. We don't just worry about one piece of your financial puzzle, we offer everything from investment management to insurance to retirement planning.

What We Do

We created Live Oak Wealth Management to address all of the most important areas of your financial plan. Our services include:

- Comprehensive financial planning
- Retirement planning
- Investment management
- Social security planning
- 401(k) and 403(b) investment advice

All of our services are customized for each client's personal situation. Our responsibility does not end there. As you encounter bumps in the road, changes in goals or any other roadblocks, we are there to offer advice and guidance.

We are there to celebrate your successes and cope with your challenges. We work alongside your other professionals such as your attorney and your CPA to be sure all of your legal, tax, and financial strategies are aligned.

Who We Serve

While we work with a wide array of clients, we specialize in serving the planning and investment needs of pre-retirees and retirees, small business owners, and employees of small and large companies where we provide guidance and investment recommendations regarding their 401(k) plans. Many of our clients are:

1. Employees who want to maximize their 401(k) plans
2. Individuals planning for retirement
3. Business owners

Our clients often have these things in common:

- They're busy and they work hard
- They want a plan for a secure retirement
- They want to work with one financial team for all of their planning needs
- They enjoy working with a team they can trust to help them look forward to retirement

Get Started Now!

We only take on new clients who we believe we can help. We welcome the opportunity to learn more about your goals and discuss how we may be able to work together. To get started, please schedule a 15 minute phone call here (<http://www.liveoakwm.com/contact-us/>).

Our Team

We created Live Oak Wealth Management to offer independent, unbiased financial advice to our clients. Our team was built to stay true to our ideals of always putting our clients' best interests first and offering unbiased financial advice.

Our team's mission is to help individuals build their wealth through two key principles: wealth accumulation and wealth preservation. We do this by providing our clients and their families personalized wealth management strategies. Our focus is to secure, maintain, and protect the financial lifestyle of our clients throughout their lifetime.

Meet Matthew

Matthew Gaude obtained a B.S. in Finance from the University of Tennessee before entering financial services in 2000. Working first as a commodity broker and then as a Business Development Manager for a national broker-dealer, he has the insights and experience to help clients understand the complexities of the market and implement strategies to minimize risk.

Meet Shawn

Shawn McGuire, who holds a bachelor's degree from the University of Georgia, has worked in financial services since 2002 in positions ranging from financial advisor to stock broker and

portfolio manager. As a CERTIFIED FINANCIAL PLANNER™ (CFP®) professional, he is trained to help clients with virtually all their financial needs.

Our Services

At Live Oak Wealth Management, we are committed to providing comprehensive planning, investment solutions, advocacy and guidance, customized for each client's personal situation. We created Live Oak Wealth Management to address all of the most important areas of your financial plan. Our services include:

- Comprehensive financial planning
- Retirement income planning
- Investment management
- Social security planning
- Pension planning
- 401(k) and 403(b) investment management
- Active investment management
- Corporate 401(k) plans

All of our services are customized for each client's personal situation. Our responsibility does not end there. As you encounter bumps in the road, changes in goals or any other roadblocks, we are there to offer advice and guidance.

We are there to celebrate your successes and cope with your challenges. We work alongside your other professionals such as your attorney and your CPA to be sure all of your legal, tax, and financial strategies are aligned.

Our Financial Planning Process

We are personally committed to helping each client plan and make good decisions through our financial planning process. A good retirement plan should give you a detailed, comprehensive snapshot of your current financial situation, a thorough modeling of where you want to be, and what actions you need to take to reach those goals. There are many moving parts to a good financial plan and, through the planning process, you should gain an understanding of how those things function and relate to one another.

Our process takes into account all of your goals and objectives and encompasses risk analysis, cash flow, retirement, estate planning, taxes, education, and income strategies to help bring you clarity and guidance. It is through our planning process that we can help you prepare for life's expected and unexpected circumstances.

While your income, investments, and savings play a big part in crafting an effective plan, there are other things that impact your financial situation. Your plan should include a thoughtful account of the things you want to see protected. Protection planning involves looking at suitable insurance protections for life, businesses, disability income, and long-term care.

What Materials Should You Gather to Get Started on Your Financial Plan?

The rule of thumb is, anything you think might be relevant to your situation. Standard materials you should supply to your financial planner include:

1. Current statements of your financial assets, including savings, checking, and brokerage accounts, 401(k), IRA, and pension statements.
2. Current statements of your liabilities, typically loan statements, like mortgage, home equity, car, and student loan statements.
3. Your income information, ideally, two recent paycheck stubs but, depending on your employment status, can also include specific tax return schedules and employee benefits handbooks, or business-ownership details.
4. Your insurance policies, including life, disability, long-term care, medical, auto, and home.
5. Your most recent tax documents, including W-2s and 1099s, your federal return, and any state or city returns.
6. Estate documents like wills, trusts, titles and deeds, and health care directives.

We welcome the opportunity to learn more about your goals and discuss how we may be able to work together. To get started on your financial plan, please schedule a 15 minute phone call here (<http://www.liveoakwm.com/contact-us/>).

Retirement Income Planning

Retirement should be looked at as just one of your goals in a financial plan. You may have other goals like taking vacations every year or buying a second home or funding a college education. Retirement planning involves determining your vision for what you want to be doing in retirement, examining how much you will need to maintain the lifestyle you're seeking, and structuring what you do now and in the future to create an income that will help you realize that dream.

At retirement, having a predictable, long-term income source is critical. We have created a 3-tiered portfolio solution through active investment management, founded in solid planning, that is designed to help generate predictable income while still allowing for some growth (Find out more about our [ACTIVE INVESTMENT MANAGEMENT](#) strategies). Our process starts with the development of a personalized Income for Life Model Analysis. Our objective is to provide you with the planning necessary to help generate income for life.

We help you plan for and manage:

1. **Longevity** – Living longer than ever imagined.
2. **Inflation** – At an average 3% inflation rate, the value of an income today would be cut in half in 25 years. So a \$100,000 income would only be worth about \$50,000.
3. **Social Security** – Uncertainties and changing laws require strategic management of your Social Security options and selections. One mistake can be extremely costly.
4. **Health Care Costs** – Most medical costs occur in the last stage of retirement, the last five year of life.

5. **Investment Management** – The volatility of the market can cause people to become overly risky in bull markets and overly cautious in bear markets. Portfolio allocations and active management of investments is crucial in order to capture the upside potential of the market and provide a hedge against inflation while still providing downside protection.
6. **Depletion of Assets** – This is the risk of overly rapid withdrawals. After recent market downturns, some retirees were especially shocked at the damage to their portfolios. Those who took too much from their portfolios found it very difficult or impossible to recover.

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Active Investment Management

We believe in active management of investments. We create three distinct portfolios for clients. A tactical, Opportunistic Portfolio that takes advantages of the equity market, a Specialized Investments Portfolio that includes non-correlated investments that provide a predictable return with stable value, and a Core Portfolio that includes a low cost selection of dividend and income investments designed to create a steady stream of income. Together these portfolios are customized to help each client reach their individual goals and objectives. To learn more about how we manage our clients investments, [CLICK HERE TO WATCH A SHORT VIDEO](#).

[CORPORATE 401\(K\) PLANS](#)

We serve the needs of corporations guiding them to set up and manage their own corporate retirement plan. Oftentimes a good plan can help a company attract and retain key talent while it helps employees save and prepare for their eventual retirement. From comprehensive administrative, management, and educational support to guidance around responsible investment decisions, we partner with you to help build a 401(k) that delivers value — for both your business and your employees. We are also committed to creating an educated workforce through our series of educational workshops that we can conduct for company's onsite or offsite.

Who We Serve

While we work with a wide array of clients, we specialize in serving the planning and investment needs of pre-retirees and retirees, small business owners, and employees of small and large companies where we provide guidance and investment recommendations regarding their 401(k) plans. Many of our clients are:

4. Employees who want to maximize their 401(k) plans
5. Individuals planning for retirement
6. Business owners

Our clients are hard-working, family-oriented people where their days are consumed by work and family. They don't have time to keep up with the stock market and financial news that could have a direct impact on their investments. Our goal is to take that responsibility off of their shoulders and provide guidance through goals based planning to help them work toward their personal goals.

Our clients typically have busy lives and seek advice from a knowledgeable professional to guide them toward their wealth goals. Our clients often have these things in common:

- They're busy and they work hard
- They want a plan for a secure retirement
- They want to work with one financial team for all of their planning needs
- They enjoy working with a team they can trust to help them look forward to retirement

Because our clients rely on us to manage and monitor their financial life, we work hard to gain their trust. It's important for our clients have to trust us in order for them to allow us to manage their life savings. Our clients know we are only a phone call or email away and are always available to answer any questions they may have.

Along with the trust we nourish, our clients also frequently tell us that we do what we say we are going to do. We stand by what we say we'll do and do all in our power to build strong relationships with all of our clients.

Live Oak Wealth Management's mission is to help individuals build their wealth through two key principles: wealth accumulation and wealth preservation. We do this by providing our clients and their families personalized wealth management strategies. Our focus is to secure, maintain, and protect the financial lifestyle of our clients throughout their lifetime.