

Horizon Wealth Management

Working with the personal wealth planning needs for many of Baton Rouge's top business owners and executives over the past 19 years, Pete Bush, founder and partner of Horizon Wealth Management, has found a common thread.

"Being a business owner myself and running a successful practice for many years, I really identify with owners and executives," Bush said. "Their needs are my needs and it forms the basis of a great working relationship in a way that is probably impossible for a corporate employee of a big financial firm who has never owned their own business. It's a unique lens you see the world through when you're running a business."

The business of wealth management pulls together many disciplines, such as financial, legal, accounting, risk management, real estate and banking and makes sure they are all talking to each other. In that regard, many times Bush and his associates find themselves becoming the quarterback of a client's professional advisors. "Our approach to high level financial guidance centers on our web based wealth management system that helps us see the client's entire wealth picture regardless of where the assets are located. This leads to us becoming a single point of contact over time," Bush said. "Now the right hand really can know what the left hand is doing."

Horizon's approach is what Bush calls a "planning first" approach, versus a "product first" approach that is still widespread among financial professionals. By taking a holistic approach and treating the whole client, as it were, the advisors at Horizon are taking the various scattered pieces of a family's financial life and connecting them in a way that they have not been before. The benefit of seeing the big picture instead of just a snapshot is that it's easier to identify strengths and weaknesses in the client's plan. "Once you settle on the flight plan, only then do you leave the runway," he added.

"If it has anything to do with money in our client's lives," Bush says, "we have probably advised someone on it in some way over the years, either by ourselves or in collaboration with other professionals." He routinely coaches clients in the areas of cash management, investment asset allocation, alternative investments, mortgage financing, debt structuring, estate planning issues, business succession and corporate retirement plans, such as 401k's and pension plans.

According to Bush, being an entrepreneur in the financial services industry comes down to two things that people value today more than ever: Objectivity and Independence with regards to the financial advice, strategies and solutions offered to clients. "If Trust were a person, he'd be on crutches with his head bandaged right now," said Bush. "With the seemingly constant news of Wall Street scandals, AIG executive bonuses and Ponzi schemes, Americans' collective confidence in most things financial



has taken a serious hit. And this guy Trust has taken some shrapnel." That lack of trust is the direct result of large firms being exposed as neither unbiased nor objective.

By being a CFP® and offering fee-based financial planning services, Bush says that flexibility and freedom are the cornerstones of his practice. "It's the reason we're on the entrepreneurial side of this industry. Most business owners I know like having a lot of flexibility of choice in how they run their business and they don't like being hemmed in. True to form, I value the same things in my own practice when designing client solutions."

To learn more about Horizon Wealth Management, LLC please visit our website at www.horizonfg.com.

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