

FAMILY OWNED AND OPERATED



Clymer

FUNERAL HOME
& CREMATIONS

Serving Flagler County since 1982

39 OLD KINGS RD. N. • PALM COAST, FL
386-586-7575. • www.clymerfuneralhome.com

REAP
IN WEALTH MANAGEMENT



We at REAP, LLC. are proud to have helped many families and individuals over the years. Our firm uses a "truly holistic, team approach" to focus on retirement issues, estate planning needs and other various financial challenges.

As an estate planning and financial services professional for over 25 years, David has extensive experience guiding clients toward their financial goals. His credentials include an Honors degree from Indiana University, a Master of Financial Services (MSFS) degree from the Institute of Business & Finance, the designation of Certified Estate Advisor (CEA) and important designation of Registered Retirement Management Advisor (RMA). He is also certified in various other disciplines, such as asset allocation, loss mitigation, portfolio design and diversification, and retirement income. David is also an accomplished public speaker and educator on these critical topics.

As a Registered Investment Advisor, REAP in Wealth Management, unlike many others, has a fiduciary duty to deliver unbiased advice and always serve the clients' best interest.



David H. Morgan,
MSFS, CFF, RMA, CEP®

Estate Planning | Retirement Income Planning
Wealth Management | Legacy & Succession Planning

PO Box 2323, Flagler Beach, FL 32136 | 855-904-REAP
retirementstateplan.com | info@retirementstateplan.com

