As Seen In
Fortune, Entrepreneur & Bloomberg Businessweek

The Shortest Distance Between You and Financial Peace of Mind

REAP'S MULTI-DISCIPLINARY FINANCIAL APPROACH HELPS GUIDE CLIENTS INTO GREATER AFFLUENCE.

"I have the privilege of getting involved in people's lives, learning about their concerns, and providing solutions to get them to where they need to be."
~ David Morgan, Owner, REAP

Many of us struggle with the same financial questions: How do I pay for health care? Can I afford to send my kids to college? What investments should I make? Am I saving enough for retirement?

Finding the answers can seem daunting, and each question calls for its own kind of financial expertise. That's why David Morgan launched REAP—Retirement & Estate Advisors & Professionals. Rather than focusing on just one financial area, REAP is a multidisciplinary financial management firm with a team of advisors and specialists who focus on four primary concerns: investment planning, retirement income, tax planning, and estate planning.

"Each of these areas is distinct, but in the real world, for real people, they usually overlap," explains Morgan. "When they do, it's hard to overstate their impact on one another. You can have the greatest retirement or tax plan in the world, but if your legal documents are askew, the rest of your progress can be arrested—even destroyed—quickly. It's critical that one hand knows what the other is doing."

That is REAP's greatest strength. To describe its unique structure, Morgan likens the firm to a wheel, with himself at the center and his team of professionals as the spokes. After getting to know a new client, he calls upon the relevant team members—CPAs, lawyers, underwriters, investment managers, and tax advisors—and they all work together to ensure a coordinated, integrated plan for each client.

ALL THE RIGHT STUFF

With his experience, particularly in law and finance, Morgan is uniquely qualified for his work. After college, he attended law school where he found that his legal education could be implemented to help people in the financial world. He then earned a master's degree in finance along with numerous financial specialty designations before launching REAP.

But it takes more than advanced degrees and upper management skills to run a company that affects people's lives, happiness, and money—it takes genuine care for people. Morgan has this too. With his love of art, music, travel, and family, he's easy to talk to and becomes a friend from the first meeting.

This approachability is especially helpful for hesitant would-be clients who might believe they're not "rich" enough to need a financial advisor. "Some of our clients are high net worth, but more—maybe most—have a modest income," he shares. "They, too, need us, as there's a potential for us to guide them into greater affluence."

Since the initial consultation is complimentary and comes with no obligation, folks throughout Northern Florida are discovering that the answers to many shared life questions are just a phone call away.

REAP SERVICES

- WEALTH MANAGEMENT
- ESTATE PLANNING
- TAX PREPARATION
- RETIREMENT FINANCIAL PLANNING
- 401(K) PLANNING AND ROLLOVER
- IRA DISTRIBUTION AND ROLLOVER
- ASSET-BASED PROTECTION/LTC
- LEGACY AND SUCCESSION PLANNING

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