

George Bryant, CFP® Vice President & Trust Investment Manager

George holds a Bachelor of Science degree in Economics from Wofford College and the Certified Financial Planner® designation. He has managed investment portfolios professionally for over 15 years and has worked in the financial services arena for over 20 years. George is currently the Portfolio Manager for First Tennessee Bank's Trust Division in Chattanooga. George has been as a registered investment adviser representative, insurance agent, and stock broker.

Presentation outline:

Personal Finance:

- 1) Four quadrants of personal finance, Cash reserves, insurance, fixed and equity investments.
- 2) Rule of 72's
- 3) Dollar-Cost averaging
- 4) What a difference tax-deferral makes.

401(k)'s

- 1) Why should you defer salary?
- 2) When should you start?
- 3) How should the investments be allocated?
- 4) Should I make tax-deductible or Roth contributions?

Q & A