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CHARLOTTE + GREENSBORO FINANCIAL PROFILES

# Comprehensive Planning, Independent Framework



A specialization in forward-looking tax planning and an independent “ensemble” structure distinguishes **Hobart Wealth**.

**F**or Chris Hobart, optimizing a client’s financial situation is the ideal challenge, both satisfying and enjoyable. “I love a good puzzle,” says Hobart, CEO of Hobart Wealth. “When you open a puzzle box, you only see a bunch of pieces, but over time, the picture emerges. Similarly, when many people come into our office, they have created complexity in building their financial picture over time. We sit down with them, side by side, and help them find clarity to build that picture.”

The picture often involves forward-looking tax planning, especially for those who have saved mostly in tax-sheltered retirement plans, which can create significant tax issues in retirement. Hobart Wealth specializes in helping people manage taxes in an efficient way.

“Many of our clients have done a nice job of accumulating assets,” says Hobart. “But without a plan, most people are walking down a path to maximize their tax burden. Tax preparation is more backward-looking—you might get a deduction here or there, but there’s not much that can lower your tax burden. Forward-looking tax planning builds strategies to make your portfolio as tax efficient as possible.”

## Comprehensive “Ensemble” Help

At Hobart Wealth, advisors have multiple specialties, working together to serve the varied needs of clients. The firm also taps outside legal and accounting experts to educate and serve clients.

This “ensemble” approach helps avoid a common pitfall: an advisor trying to be an expert at everything.

“The value of an ensemble is a team of experts continuously looking at how to improve your specific situation,” says Hobart.

The advisors at Hobart Wealth also help clients understand the reality of risk as they are building wealth. “When it comes to risk, being prepared is key,” says Hobart. “A properly executed and maintained plan allows you to address and move through that risk much more smoothly.”

## Clients First

To Hobart, the client’s needs come first, a principle he adopted after working for a large firm and seeing the needs of clients take a back seat to corporate profitability. Hobart Wealth is accountable to clients and their highest goals.

“Clients need to know and understand that when they are sitting across the table, the advice that they are getting is for them,” says Hobart. “Our independence gives us the freedom and flexibility to do what’s right for them without having to worry about the shareholders, the big buildings, and the excessive bonus structures of the big Wall Street firms.”

Hobart values the relationships forged with clients and their families. He sees how proper planning can help people enjoy retirement and positively affect generations to come.

“It’s inspiring to see people, listen to their goals, and hear their stories,” says Hobart. “What I enjoy most is taking a job well done—what the person has saved over time—and completing that picture for them.”



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