

The Capital Advisory Group, LLC.

www.machtigassociates.com, www.foreman-cpa.com

Biography for Mark Foreman, CPA

For Mark, helping people make the most of their financial assets has been his passion for over 25 years. Mark enjoys guiding his clients as they implement tax strategies to meet their financial goals.

As a trusted Financial Advisor with The Capital Advisory Group and Certified Public Accountant (CPA) with Foreman & Airhart; Mark has spent his profession serving clients in audit, accounting, and taxation.

In addition, Mark uses the combined talents of one RIA, six CPAs, two preparers, one bookkeeper, two attorneys, one CLU, one CFA and two CFPs to create and manage his clients financial plans, help minimize their taxes and increase their savings. Each talent as represented by the designation, Mark uses specialist to better serve his individual and business clients.

Mark uses holistic asset management, adjusting risk tolerance and reviewing estate plans to address each and every hole that could sink a client's financial ship. His clients consist of retired individuals, business owners, professional, and hard-working families. Mark's minimum account is \$150,000 for new clients, with some exceptions for referrals and clients that work with him on a flat fee.

As a Certified Public Accountant, Mark employs a client first focus and adheres to the CPA Code of Ethics. He enjoys listening and learning about the unique characteristics of each client. After analysis of the current situation, a plan of action is developed jointly with each client to address investment opportunities (both qualified and non-qualified) vs. risk tolerance. Tax consequences are omnipresent in all financial plans. Goals are best reached with a written and measurable objective, so a written plan is developed for each client. Whether it's a goal of education funding, retirement funding, or simply cash flow improvement, a written financial plan is the starting point. Finally he reviews insurance needs, and helps update the estate plan to ensure a comprehensive transition.

Mark grew up in Louisiana and attended University of Southern Louisiana and is a longstanding member of Minnesota Society of CPAs, the American Institute of CPAs, and the Society of Louisiana CPAs. He is married, has three children and lives in Bloomington where he enjoys outdoor hobbies of all kinds. He enjoys music and church activities. Mostly he enjoys building relationships with friends and clients, and helping his clients improves their lives and their businesses.

