A Deep Bench of Financial Expertise

This full-service firm goes beyond traditional money management to embrace the entirety of clients' financial needs.

Derek H. Baugh, vice president and Larry J. Baugh, CFA,® president

Larry J. Baugh, CFA,® founded Baugh & Associates LLC as a business consulting firm in 1975. Working with small, privately held companies, he utilized his financial analysis and business management skills from the inside—an experience that continues to benefit his wealth management clients today.

As a Registered Investment Advisor (RIA) since 1977, the firm offers a slew of unique services that complement traditional money management. Together, Larry and Derek review preliminary drafts of business and personal tax returns, aid in the refinancing of properties, advise clients on their estate planning and negotiate leases.

This comprehensive approach—coupled with high fiduciary standards and strong analytical skills—allows the firm to handle all aspects of clients' financial lives. "The client can call us and talk to us about anything financial—and they do. We're always happy to offer our advice," Derek says.

Beyond the Basics

Prior to founding Baugh & Associates, Larry worked as an investment research analyst for a bank trust department and then for the SunTrust Robinson Humphrey brokerage firm. During his four years at the firm, Larry passed the three successive required tests to earn the CFA® (Chartered Financial Analyst®) designation. That background allows him to invest directly in the market, with clients' best interests in mind. "We don't buy mutual funds because we think it's unfair for the client to pay the second layer of fees," he explains.

Before joining Baugh & Associates nine years ago, Derek analyzed credit for a large international commodity broker and executed financial appraisals for an accounting firm. "Our extra layers of expertise help provide clients with sound, well-rounded advice," says Derek, who also earned an MBA in finance from Georgia State University.

Baugh & Associates embraces a conservative approach to investing with an emphasis on capital preservation. The firm manages balanced portfolios that include large-cap value common stocks (typically that pay a dividend) and short- to intermediate-term fixed-income investments.

"Balanced portfolios smooth the volatility in the market," Derek says.

Trustworthy Guidance

As a fee-only advisor, Baugh & Associates collects no commission on its recommended investments. "That's important," Derek says. "We have no conflicts of interest. We are loyal and have a high fiduciary duty to our clients."

The firm charges a single fee based upon the assets under management. As a bonus, that fee covers supplemental services such as reviewing monthly balance sheets and income statements of small businesses and professional practices.

Larry says, "We have the knowledge and experience to spot what doesn't look right and advise the client accordingly. My BA in economics and my MBA in finance and investments from Emory University continues to yield benefits in my ability to help clients in all aspects of their financial affairs."

BAUGH & ASSOCIATES • LLC

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