



ZEBULON
TAX & WEALTH ADVISORY

Our Approach to Tax & Wealth



Meet Your Advisors



Terry Homan

Chief Executive & Investment Officer

As the Chief Investment Officer at Zebulon Tax and Wealth Advisory, I bring over 42 years of experience as a financial advisor, along with a background in real estate development, to help clients achieve safety and above-market returns through thoughtfully curated financial strategies. My passion lies in crafting personalized financial plans and investment ideas that align with each client's goals and values. In short, I'm a spreadsheet and numbers guy through and through.

Previously, I served as CEO of Issachar Capital, where I concluded my tenure with great success and deep client satisfaction. My career has spanned roles from life insurance agent to stockbroker at a major New York brokerage firm, giving me a broad and seasoned perspective on wealth building and risk management.



Bradley Hughes

Founder & Operator

Bradley Hughes is a financial planner and seasoned venture builder with more than 25 years of experience launching, scaling, and exiting advisory businesses. As Founder of Zebulon Capital Ventures and Zebulon Wealth Advisory, he fuels innovation through strategic solutions and bespoke guidance for high-net-worth clients.

Bradley completed a Master of Financial Planning degree at the University of Georgia, further enriching his deep knowledge base and commitment to staying at the forefront of financial trends and theories.

Overview of Zebulon Tax and Wealth Advisory

At Zebulon Tax and Wealth Advisory, we specialize in helping high-income earners achieve financial independence. Our innovative approach places tax solutions at the forefront of wealth planning, ensuring that every strategy is aligned with our clients' unique financial goals. We guide clients through tax planning, investment management, financial independence, and alternative assets with our comprehensive Zebulon Method.



Introduction to The Zebulon Method

The Zebulon Method sets us apart by treating tax planning as the cornerstone of the wealth-building process. Unlike traditional approaches that treat tax planning as an afterthought, we prioritize it to create a stable foundation for long-term financial success.

The Zebulon Method in Action

Our method consists of a four-step approach designed to guide you from tax optimization to comprehensive wealth management:

- **Tax Solutions for High-Income Earners:** We start by assessing your tax situation and implementing strategies to minimize liabilities.
- **Wealth Plan for Financial Independence:** We develop a custom plan tailored to your long-term goals, going beyond cookie-cutter retirement models.
- **Investment Management:** Through our partnership with Charles Schwab, we create personalized portfolios aligned with your needs.
- **Alternative Assets:** We integrate real estate, private capital, and venture capital to reduce volatility and maximize returns.

Tax Solutions for High-Income Earners (First Priority)

Why Tax Solutions Come Before Wealth Planning

Tax planning serves as the foundation for all other financial strategies. By addressing tax concerns first, we ensure that:



- **Income is Maximized:** Minimizing taxes provides more income for reinvestment.
- **Investments are Optimized:** Tax-efficient strategies help maximize after-tax returns.
- **Long-Term Goals are Achievable:** Proper tax planning helps you avoid unnecessary tax burdens.

Tax-Efficient Strategies for High-Income Earners:

- Strategic Gifting
- Tax Bonds
- Deferred Vehicles
- Liquidity Planning

Strategic Tax Planning for High Earners:

High-income individuals require more than just basic tax advice—they need a sophisticated, proactive approach. At Zebulon Tax and Wealth Advisory, we specialize in advanced strategies designed to protect and preserve your wealth through every stage of growth.



Our customized tax planning includes:

- **Time-Tested Tax Sheltering:** We leverage proven vehicles such as deferred compensation plans, cash balance pension plans, and real estate strategies to minimize taxable income while supporting long-term financial goals.
- **Strategic Charitable Giving:** Maximize your impact while minimizing your taxes with donor-advised funds, charitable remainder trusts, and other optimized giving structures.
- **Tax-Advantaged Investment Planning:** From private placements and opportunity zone investments to tax-loss harvesting and municipal bond ladders, we ensure your portfolio works hard—without creating unnecessary tax drag.
- **Executive & Equity Compensation Planning:** We offer specialized strategies for stock options, RSUs, and performance-based incentives to help you manage timing, taxation, and diversification.

Our approach isn't cookie-cutter. It's designed for high earners who demand more

The Foundation of Wealth Building

By addressing tax first, we lay a solid foundation for wealth-building strategies that focus on maximizing after-tax returns. With tax-efficient solutions in place, we ensure your strategies work seamlessly with your financial goals.

Financial Independence (Beyond Cookie-Cutter Retirement Planning)

What Financial Independence Means for High-Income Earners

Financial independence, redefined, isn't just about retirement savings. It's about living life on your terms—whether that means early retirement, pursuing personal ventures, or gaining more control over your financial future.



Building Wealth for Financial Independence

We help clients build wealth with these key strategies:

- **Strategic Saving:** Custom plans for wealth accumulation.
- **Investment Strategies:** A diversified portfolio focused on long-term growth.
- **Risk Management:** Mitigating risks associated with market fluctuations and personal circumstances.



Investment Management through Charles Schwab Partnership

Through our collaboration with Charles Schwab, we provide a suite of personalized investment management services tailored to your unique financial goals.

Personalized Investment Solutions

- **Custom Portfolios:** Aligned with your goals, time horizons, and risk tolerance.
- **Broad Access:** A range of investment options and tools to help manage and grow your wealth.

Diversification and Risk Management

- **Diversified Portfolios:** Spread across asset classes, industries, and geographies to minimize risk.
- **Ongoing Monitoring:** Regular reviews to ensure alignment with your evolving financial goals.

Alternative Assets for Greater Potential Returns and Market Non-Correlation

Alternative assets offer opportunities for higher returns while reducing the impact of traditional market volatility.

What Are Alternative Assets?

- **Real Estate Development:** Investments in residential, commercial, or mixed-use projects.
- **Private Capital:** Early-stage investments in private companies.
- **Venture Capital:** Investments in startups or high-growth companies.

The Role of Alternative Assets

Including alternative assets in your portfolio can:

- Reduce market volatility by offering non-correlation with the stock market.
- Provide higher returns by tapping into high-growth sectors.
- Enhance diversification, making your portfolio more resilient in fluctuating markets.

Ongoing Support and Relationship

At Zebulon Tax and Wealth Advisory, we believe in fostering long-term relationships with our clients. We provide:

Continuous Monitoring: Ensuring your strategies remain aligned with your evolving goals.

Support Through Life Changes: We guide you through major transitions like job changes, marriage, or health concerns, keeping your financial plan on track.

Conclusion

The Zebulon Method prioritizes tax solutions first, followed by wealth planning, investment management, and the integration of alternative assets. This holistic approach ensures financial independence and long-term success, tailored specifically to your needs.

Contact Zebulon Tax and Wealth Advisory today to begin your personalized journey toward financial success.

Terry Homan

Chief Executive & Investment Officer

(770) 856-0215

terry@zebulonadvisory.com

Bradley Hughes

Founder & Operator

(770) 846-6343

Bradley@zebulonadvisory.com



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