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Seth Kovensky, CFP®
President and Financial Advisor
Live Oak Financial Services, LLC

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Seth Kovensky is president of Live Oak Financial Services, LLC and a CERTIFIED FINANCIAL PLANNER™ practitioner. An Investment Advisor Representative with Securities America Advisors, Registered Principal with Securities America Inc., and insurance licensed, Seth is a member of the Savannah chapters of NAIFA (National Association of Insurance and Financial Advisors), FPA (Financial Planning Association), and is a lifetime member of the Navy League. Residing in Savannah, GA Seth is married to Sarah and together they have two wonderful children: Hannah and Alexander.

Growing up in Columbia, Maryland, Seth spent three years enlisted in the U.S. Navy before attending the United States Naval Academy, from which he graduated in 1993. Seth's first seeds in financial planning were planted in 1994, as he was assigned the role of NMCRS (Navy-Marine Corps Relief Society) Officer for the destroyer on which he was assigned. A private, non-profit, volunteer service organization founded in 1904, the mission of NMCRS is – in part – to provide financial, educational and other assistance to members of the Naval Services of the United States... and to receive and manage funds to administer these programs.

In 1998, Seth's financial planning seeds continued to grow as he transitioned from the navy to an Advisor and Registered Principal for a large, international financial planning firm. Having seen first-hand what positive significance successful – *and implemented* - financial plans had on individuals and families, Seth strived as a financial advisor to create open and honest environments where high-trust relationships could thrive. By listening to his clients Seth assisted them in taking action on effective solutions for multiple and complex financial issues. This client-centered, relationship-driven approach likely helped Seth have significant success with his practice, and he proceeded to achieve accolades such as regional Rookie of the Year and Field Client Representative of the Year (Eastern hemisphere). Seth was rarely out of the top 10%¹ of Advisors company-wide and for many years was a company leader in long term care insurance and 'wrap' (managed portfolios) programs. He also had the distinct honor of serving as the liaison between his regions' Field Advisors and the Home Office executive committee.

Seth's financial planning seeds matured into Live Oak Financial Services, LLC in 2006. Fully committed to helping clients achieve success, Live Oak Financial Services maintains an independent status – allowing the freedom to utilize a variety of resources and services to help achieve each client's goals. Fostering a 'customer first' philosophy, Seth utilizes his knowledge plus that of established relationships with local professionals to offer a comprehensive range of services for individual, family, educational, retirement, estate, tax and business financial planning. As of April 2007, Seth managed approximately ten million dollars of assets belonging to clients in eight states.

With a history firmly rooted in excellence and premier customer service a hallmark, Live Oak Financial Services continues to grow. Its professionals are caring and knowledgeable, who recognize that a persistent, superior level of service can result in multi-generational, high-trust client relationships. Live Oak Financial Services is truly dedicated to assist clients enjoy a lifetime of growth and planting of their own legacies, for as the saying goes:

"From tiny acorns, mighty oaks and lasting legacies grow"

1. Based on overall production and achievement of corporate goals.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP(R), CERTIFIED FINANCIAL PLANNER(tm) and the federally registered CFP (with flame logo) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

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