



Someone once said “A successful man continues to look for work after he has found a job.” In speaking with Andy Montgomery, I’ve found that these words perfectly outline the path he has followed to his professional and personal success.

Andy’s father is a physician who, while Andy was growing up, spent time in the military. In typical military style, Andy lived with his parents and brother and sister in several different places, including Hawaii and Washington, DC. He still remembers fondly his trips to the Smithsonian and touring the battlefields as a child.

After graduating from Baylor University, Andy took a job at a medical practice in Temple, Texas- perhaps his father’s success pointed him in this direction. Among his many responsibilities, he managed payroll, benefits and the 401k program for employees. This was, as you can imagine, a “natural bridge” for Andy to enter the financial planning industry.

He has since partnered with Jeff Ludwick, Wade Matthews and Larry Templin and continues to live and work in the town of Temple. Although a small-town feel, Temple and its surrounding area is home to a large Wal-Mart distribution center, Scott and White Clinic and Hospital (affiliated with Texas A&M) and the owner of the Houston Astros. Andy’s practice is quite successful, and the partners have achieved many of their initial long-term goals: not only have they achieved their insurance licenses, but a few of the partners have also earned their securities and CFP designations. Regardless, their focus when servicing a client is always the tax return; from this document, they begin to determine what type of investment is best for the client.

Andy’s relationship with KFG began at a simple practice management session. He has since formed a strong allegiance with Tom Kestler and admiration for him and the other agents at the practice management session.

As devoted as he is to his professional development, Andy’s professional life takes a back seat to his family. Along with his wife, Rosie (fellow Baylor alum and child psychologist), they raise their three daughters Melissa, Margaret and Mariah. Between his practice and his family (including the girls’ cello, viola and violin practices and recitals), Andy maintains a busy, but fulfilling, life.

Halloween Fun Facts:

Q: What is your favorite Halloween candy?

A: Without a doubt, anything that's related to chocolate.

Q: Scary movies or haunted houses?

A: Growing up we used to make "spook houses" for the neighborhood.

Q What was your favorite Halloween costume?

A: Dressing up as a monster one year for our spook house.