

**Purpose:**

- Work to achieve financial security, success, and freedom by:
  - Co-create your maximum wealth potential
  - Protect your economy and financial success from threats, risks, and eroding factors
  - Have a vision and strategy based in scientific economic principles
- “*Funded Contentment*”: *True wealth = ability to underwrite a meaningful life – Brian Portnoy*

**Principles:**

- Structural integrity of your personal economy: Ability to support and prevent failures
  - 1) Maximum wealth protection in all areas at minimum cost
  - 2) Save 20-30% of gross income every year, in the right places
  - 3) Optimize liquidity to meet financial life events
  - 4) Manage debt properly
  - 5) Build safe/protected money, and capital growth assets
- Macroeconomic organization and balance of your personal economy (Living Balance Sheet®)

**Promises:**

- All recommendations designed to help achieve your personal objectives and goals
- All recommendations made with minimal change to your: personal cash flow, lifestyle, ability to save; Will only enhance your future financial outcome
- Scientific approach: strategies verified by fact, not opinion
- Plan designed to work under all foreseeable circumstances
- Organization, Accountability, Objectivity, Proactivity, Education, Relationship

**Confidentiality, Shared Commitment and Transparency:**

- Confidentiality: Our clients typically find so much value they want to share with people they love
  - Paramount: All conversations, information, and data is confidential, protected, and secured
  - Intellectual property: Permission to share specific materials with others
- Dual commitment: Our work is only as strong as your follow-through; Better health with wealth requires action
  - Our commitment to your success:
    - Make everything as easy as possible for you—just be present for meetings
    - Oversee all parts of your planning; advocate/champion for your financial success
    - Team approach and coordination (My team and your team; specialists)
    - Ongoing service and updates—maintain integrity of personal economy
  - Requires your commitment to yourself: “*Delayed gratification*”
    - Mutual 100% level of care and motivation for your financial success
    - Open communication/extreme candor: honesty, questions, updates, resonance
    - Open door: always available in between our calls and meetings
    - Coachable, open-minded, responsible, willing to follow expert advice
    - Trust: relationship, plan, communicate, forthcoming when check understanding/alignment
- To avoid charging a fee, if you understand and approve of the strategies we discuss, trust you to implement the recommendations through us
- Full transparency—my family’s Living Balance Sheet® is open for you to view

**Empowering Others/My Life’s Mission:**

- My “why”: Most people get little, no, or terrible advice and are woefully underprepared for their future; Professional mission: create maximum value for as many people’s financial objectives/success
- Personally: Lead and inspire my family, team, and clients to achieve their greatest level of peace, fulfillment, joy, and success, so that they can become the greatest versions of themselves and in turn influence and inspire others
- “Pay it forward’: If you find value in our work, open to sharing your experience with the most successful, caring, responsible, integrous, motivated and coachable people you know and care about?

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