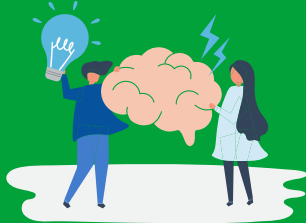


THE 10 PRINCIPLES OF

OPTIMAL

FINANCIAL WELLNESS

Imagine



Imagine Purpose - Identify and connect your financial decisions with your deepest "why".



Imagine Optimal - Go beyond your current expectations. Visualize your best outcome and commit to moving toward it.



Imagine Synergy - Play chess with your money, not checkers. Appreciate how each financial decision works together to help you achieve your lifetime wealth potential.

Assemble



Assemble Safeguards - Arrange insurance contracts, legal documents, structures and liquidity funds to be resilient to unexpected life events.



Assemble Frameworks - Organize, verify, and monitor your complete, transparent financial picture.

Create



Create Balance - Engineer balance in tax strategies, liquidity, asset types, risk exposures, protection elements and debt.

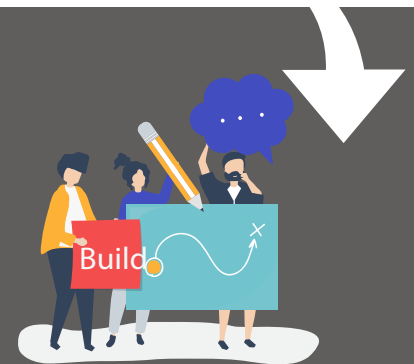


Create Efficiencies - Implement processes and strategies to optimize financial productivity.



Create Optionality - Be positioned to act optimally to both opportunities and threats, in an unpredictable future, "And is a better word than OR." ®

Build



Build Savings - Commit to becoming a world class saver. Total annual savings is more dependable than rate of return.



Build Mitigations - Minimize your exposure to all categories of potential loss: inflation, taxes, investments, fees, and loan structures.

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