TORTUGA
FINANCIAL

ADVICE BEYOND RETURN®

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OUR PARTNERSHIP & PROCESS

Using our proprietary process, the **CHECKLIST FORMULA®**, we provide comprehensive financial planning and wealth management throughout our long-term partnership. As your life unfolds and your needs evolve, we help you pursue a work-optional lifestyle, check off as many recreational bucket-list experiences as possible, and secure your family investment legacy.

CHECKLIST FORMULA®

- Financial Position
- Risk Management
- Tax Planning
- Work-Optional Lifestyle
- Wealth Management
- Estate Planning
- Value Added Services

CLIENTS WE ARE BEST SUITED TO SERVE

The CHECKLIST FORMULA®, fits best with clients who have specific needs now and in the future that are aligned with our expertise and our process. Our clients have many of the common traits listed below. If this sounds like you, then you will fit right in!

- They have a positive attitude and outlook on life. They are pleasant people.
- They are engaged in our process and think of us as their personal CFO.
- They are driven by purpose and tend to be planning oriented.
- They fully empower us to do our best for them. They do not micromanage.
- They live within their means.
- They value long term relationships.
- They focus on what we are worth, not what we cost.
- They understand markets go down like an elevator and up like an escalator.
- They have desire to give back to people and organizations they care about.
- They have faith in the future and believe in the American spirit.

WHAT YOU CAN EXPECT FROM US

We will:

- Treat you with the utmost respect and professionalism.
- Display our values of hard-work, honesty, diligence, and attention to detail.
- Validate the person who referred you to us.
- Acquire and maintain a thorough understanding of your financial goals.
- Keep your financial information current and your data protected.
- Explain our recommendations in straight-forward language.
- Monitor your investments and adjust, as necessary.
- Keep you updated via your preferred method of communication: email, phone, text, or Zoom.
- Meet at least annually (or more often) to update your RightCapital Plan and complete your specific client checklist.
- Strive to provide a comfortable office and Zoom environment where you can talk with real, down-to-earth people who will care about you and your family.
- Act as your primary personal CFO, coordinating the efforts of other related service providers, while helping you save time by maintaining a network of professionals who we can refer you to.
- Act as a sounding board for your family, friends, and colleagues who may need basic financial guidance.

MEET OUR TEAM

MIKE MAYNES, CFP®

Founder

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Mike has firmly established his place in the Boca Raton community, while founding his financial planning firm Tortuga Financial. Mike has developed and refined a process called the Checklist Formula®, which is designed to put all pieces of the financial puzzle together, where clients aspire to achieve financial independence and fulfill their bucket list experiences.

Mike's career started in 1998, and he became a CERTIFIED FINANCIAL PLANNER™ professional in 2004. As a CFP® practitioner, which is one of the most respected designations in the financial services industry, he is held to a fiduciary standard, and is committed to the highest ethical standards of his profession. He brings passion and energy to his interests and never jokes about his work.

When out of the office, you can likely find Mike exploring the underwater world as an avid scuba diver. He also enjoys lifting weights, running, covid-free travel, and coaching girls' soccer.
He resides in Boca Raton with his wife, two daughters, and a loveable mix-breed dog named Benny.

Favorite Sea Creature: Sharks "I respect sharks for their ability to survive on earth for hundreds of millions of years. They are exceptionally beautiful to see underwater in their own environment."

KIM SUMMAS

Client Service Manager

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Email : **kim@tortugafinancial.com**

Kim has been a valuable Tortuga Financial team member since December of 2015. She is an animal lover, mother, and philanthropist. As your dedicated client service manager, she keeps our firm running smoothly every day. She has significant experience as a real estate agent and working with real estate attorneys. She grew up in Silver Spring, Maryland, and has lived in Boca Raton since the mid 1990s.

Kim likes to say that the "lesson from mom" that she still lives by today is to always give things your best, and she does just that at Tortuga Financial. While working with Mike, she uses her generosity and caring nature to assist helping clients plan for their financial futures. You can also thank her grandfather for her strong work ethic. He was her role model and taught her to always be kind and respectful to others.

When not in the office, Kim can usually be found at the beach, fishing, snorkeling, or barbecuing. She also loves football, spending time with her children, playing board games, cards, and swimming. Her favorite community services include feeding stray cats and preparing dinners for underprivileged families. It brings her great joy to help animals and people in need.

Favorite Sea Creature: Dolphins "They are beautiful, sweet, and fun to watch them play."

MEET OUR TEAM

NINA KOERNER

Client Service Specialist

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Nina joined the Tortuga Financial team in December of 2021. She is a teacher, wife, mother, and just isn't willing to give up coffee. As your Client Service Associate, she oversees making sure nothing slips through the cracks, as well as spearheading various company projects. She joined the firm with 18 years of teaching experience in Broward County, and has a Master's Degree in Reading and Curriculum for Early Education. She grew up in Sterling Heights, Michigan, and has lived in Coral Springs since 2001.

Nina puts family first, a valuable lesson taught by her parents, who left their home in India and moved to America. They left their family and friends to create a better life for their growing family, and she aspires to be as courageous as they were through life's obstacles. She has a passion for teaching children how to read and instilling a love of learning in them. She experiences great joy when sharing the importance of reading to parents.

When not in the office, Nina can be found cooking a Sunday breakfast for her husband and son, and at local parks with her family embracing the simplest pleasures in life, like watching her son searching for sticks and rocks.

Favorite Sea Creature: "The orca! Their ability to communicate makes them very unique. They use pulsed calls and whistles. The calls they produce are as loud as jet plane engines, making communication possible at all times regardless of distance between the animals."

OUR PARTNERSHIP WITH LPL FINANCIAL

LPL Financial is the company we affiliate with. LPL has been a terrific business partner and has never strayed from their mission to support independent financial advisors with a passion for providing quality financial advice, which we believe every client deserves. Over the years our relationship with LPL has grown to include access to an Advisor Relations Team, who helps us provide you with an additional layer of client service. In addition, LPL Financial has invested heavily in technology and tools that enhance the client experience, and help advisors like us guide clients, who are pursuing their financial goals.

LPL Financial is one of the nation's leading financial services companies and a publicly traded company under ticker symbol LPLA. The firm's mission is rooted in the belief that objective financial guidance is a fundamental need for everyone. LPL does not offer proprietary investment products or engage in investment banking activities; this means advisors affiliated with LPL are not pressured or influenced by LPL to sell its products. Thousands of financial advisors nationwide rely on the firm's tools and resources to help them provide financial guidance and recommendations to help meet their clients' needs.

For more information about LPL Financial, visit lpl.com.

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