Today’s Goal

Do Good, Make A Difference, Help You Live Your Best Life

If You Remember One Thing: Thirds!

Today’s Agenda

- True Wealth Management as a Personal CFO
- Advance Planning 101
- Risks of Financial Planning
- If You’re Confused, You Lose.
- Am I the Only One?
- What’s the First Step?
True Wealth Management as Personal CFO

Investment Consulting

Advanced Planning

Relationship Management
Advanced Planning 101
If You’re Confused, You Lose

72% of Americans **don’t** have a written financial plan

• 46% don’t think they have enough money to merit a formal plan
• 18% say it’s too complicated
• 13% say they don’t have enough time to develop one

*Source: 2019 Charles Schwab Modern Wealth Survey*
Am I the Only One?

• 1 in 4 adults (26%) think saving for retirement is too complicated

• 2 in 3 adults do *not* receive retirement saving advice from a financial professional
  • Of those not utilizing a financial professional, over half say they think they would benefit from receiving advice (54%)

*Source: Retirement Presentation, CFP Board, April 15, 2019*
What’s the First Step?

Regardless of where you are on your journey, you need a plan in place.

• If you already have a plan, what is your next step to advance this plan?

• If you don’t have a plan, create one now.
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