

Having a plan with the flexibility to deal with changes and life issues is critical.

This is the cornerstone of our planning philosophy; we call it a *business plan for life*.

The strategy is based on cash flow, tax and risk impact, rather than products and investments, and can effectively deal with multiple *what if* scenarios at any point in time.

Most financial plans presented today are nothing more than elaborate sales gimmicks trying to fit a square product into a round hole. This is usually combined with a standard suitability determination questionnaire that “pigeonholes” the client into a specific allocation.

True wealth management planning should:

1. Integrate and coordinate all forms of planning.
2. Be based in cash flow, tax and risk impact, not products and investments – this provides for a realistic assessment of the viability of the plan to that person’s specific situation, now and in the future.
3. Provide multiple “what if” scenarios for now and down the road, to prepare for all of life’s “consistent inconsistencies” and uncertainties.
4. Endeavor to quantify freedoms – the sole focus should not be on saving as much as you can, but on determining the specific freedoms you can take, allowing you to enjoy guiltlessly what you have sacrificed, disciplined, and worked so hard for.

The *Business Plan for Life* is exactly that: it regards your estate (everything you own) as a business and manages it with the same *hands on* scrutiny it takes to run it successfully.

Cash Flow Management	Investment Positioning
Tax Planning	Estate Preservation

Cash Flow Management – Good cash flow during working years is important, but this becomes an even bigger deal in retirement when you have to replace a paycheck- how you are getting income and from where?

Tax Planning – Two areas are tax planning now and lifetime or future tax planning.

Investment Positioning- One investments must be coordinated with all other areas and two, the secret to long term investing is avoiding big losses. In 2008 a 40yr old survived, those 55+ were greatly hurt and retirement changed.

Estate Preservation – Not estate planning to preserve but protecting what is important to you; your values, your independence, your estate and your legacy.

RESULT: The creation of a much more serious awareness as to the importance of addressing all areas of planning, the impact each has on the others which leads a greater sense of order, financial peace and achieving higher quality of life (as pictured on the following page)

