



Impact Financial

Drivers to Financial Success



FOR YOUR FINANCIAL FUTURE



It all starts here

WITH THESE KEY DRIVERS TO FINANCIAL SUCCESS



Having a Plan



Aligning Your
Investments



Limiting Taxes



Protecting
Assets

**Read on for considerations on
each key driver.**

Having a Plan



**Given the complex nature of finances,
a financial plan is an ideal tool for financial decisions.**

Multiple Implications

- Financial decisions typically have **more than 1 implication**.
 - Cash flow needs, tax implications, liability considerations, financial plan success, etc.
- A comprehensive plan is able to **model out various scenarios so you can make informed decisions**.

What are your goals?

- Quantifying your goals will help you **determine strategies** to achieve them
- Understanding and monitoring your plan's progress is essential as you make lifestyle changes or financial decisions.
- Beyond financial independence, a plan also helps strategize on decisions for gifting, legacy, impact or quality of life goals.

Impact of Time

- **The impact of financial decisions compounds over time.**
 - Putting a plan together early helps **guide smart financial decisions that will pay off over time**.
 - A plan also monitors if a decision is hurting your financial future, allowing for a **course correction before your ability to meet your goals is derailed**.

**Having a plan guides smart financial decisions,
helping you reach your goals over time.**

Aligning Investments



**For a successful investor experience,
align investments to your specific goals.**

Risk & Return

- It's important that your portfolio is able to generate the returns needed to meet your goals.
 - Knowing this return target helps us identify appropriate investment strategies for you.
- Higher expected returns however often come with more volatility.
- Balancing downside protection with return upside is essential to a positive investing experience.
- A common culprit of underperformance is making emotional decisions when volatility is high.
- **A key to investing success is finding an investment strategy that fits with your risk profile through swings in the markets.**

Goals Besides Return

- Besides risk/return considerations, consider some of the following questions to ensure your investments are aligned with your goals:
 - Will you need to access your money soon?
 - Do you need steady income from your portfolio?
 - Will your tax situation require a tax free portfolio?
 - Are you interested in having your investments aligned to your values?
 - Environmentally friendly
 - Other social causes
 - Investments focused on impact
 - Geographic region of focus

**For a better investor experience, ensure that your
investments are aligned to your goals and risk profile.**

Limiting Taxes



Most financial decisions have a tax impact.

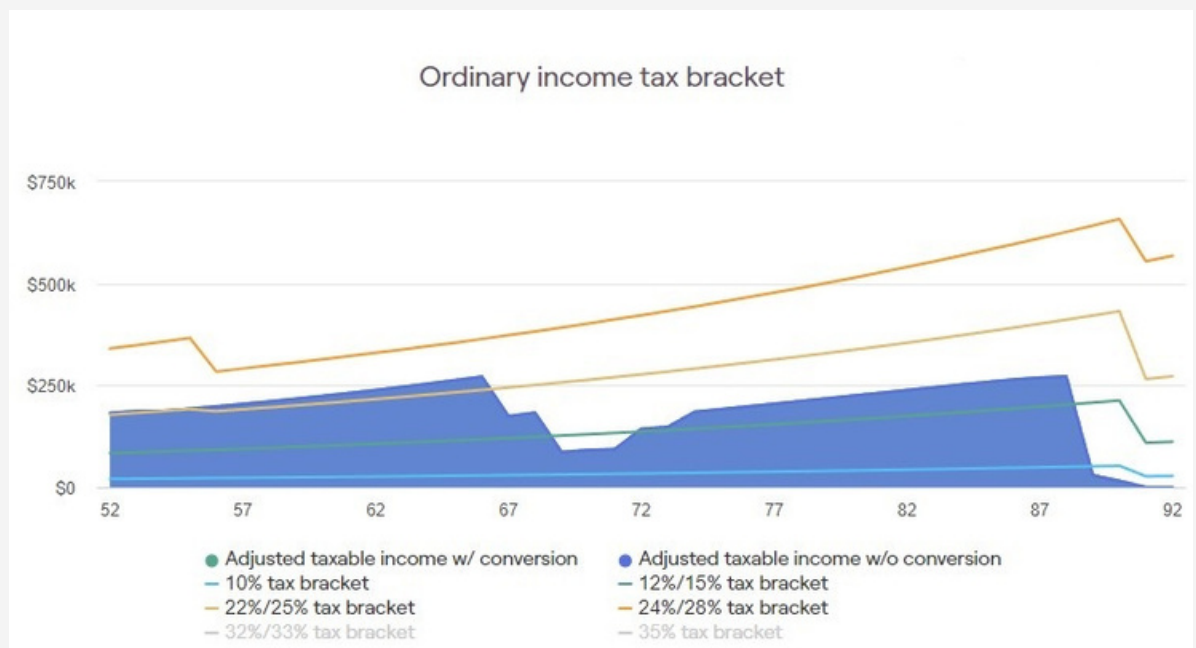
Planning for/around taxes is critical for a successful plan.

Impact on Wealth

- A tax strategy is **one of the most impactful elements of a financial plan**. Tax savings may surpass investment gains in some scenarios.
- **Savings from taxes compound year over year, impacting your plan and wealth over time.**
- **Tax planning is only effective when done ahead of time.**
 - Too often tax work is only done at the time of tax filing. Planning ahead helps you save on taxes for the current year and years to come.

Financial Modeling

- Financial modeling shows opportunities and areas of caution.
 - The model below illustrates income and tax brackets over time. This helps identify opportunities to shift income to lower relative tax brackets, for optimal income realization.



Keep more of what you earn and grow your wealth through tax planning.

Protecting Assets



Protecting your assets is an integral part of a successful financial plan.

Stay Current

- Keep your insurance and legal documents current through legislation and life changes.
 - **Our process monitors your legal and insurance needs to help identify when an update is needed, so you stay current.**

Conflict Free Advice

- Be aware of conflicts of interest through commissions or billable hours.
 - We earn no fees from insurance or legal counsel recommendations. This removes conflicts of interest.

Identity Protection

- To strengthen cyber security we recommend using 2 factor authentications, maintaining current back ups, and using unique, frequently changed passwords.
- To maintain identity & credit protection we recommend using credit freezes, a credit monitoring service and urge you not to provide personal, sensitive information through links, emails or un-familiar contacts on the phone.

**Losing assets can be a serious risk to your plan.
Our team however can help you stay current and protected.**

4 Key Drivers

TO FINANCIAL SUCCESS



Having a Plan



Aligning Your
Investments



Limiting Taxes



Protecting
Assets

These 4 key drivers form a great foundation for financial success.

Focusing on and reviewing these key areas will help you reach your goals. **The appropriate or ideal strategies for each person however will be unique and will change over time.**

To talk further about the ideal strategies for you, please send us a message or give us a call.

We specialize in providing personalized advice, helping people reach their goals while simplifying their financial lives.



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