



WE ASPIRE TO INSPIRE.
GUIDANCE YOU DESERVE.

WEALTH FOUNDATION

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THE LONE CYPRESS

This magnificent tree stands proudly on a granite outcrop, defying the elements and symbolizing the enduring strength that we must possess when building our financial foundation. Similar to the Lone Cypress's ability to withstand the turbulent winds and relentless waves crashing against the rugged coastline, our financial foundation must also withstand unforeseen crises and economic fluctuations. This requires the establishment of a stable financial foundation through careful planning, adaptability, and unwavering commitment. Just as the tree's extensive root system anchors it firmly to the ground, we must also establish a solid base for our financial well-being...



Over the years, this remarkable tree has effortlessly withstood the test of time by adapting to environmental changes and preserving its beauty and vitality. Similarly, we must remain flexible and adaptable in our financial journey, continuously reevaluating our strategies, and adjusting our plans to tackle evolving economic landscapes. Just as the Lone Cypress stands as a timeless icon, our financial foundation should be built with long-term goals in mind. Patience and discipline are crucial when investing for retirement or other future financial aspirations. The steadfastness of this tree reminds us that the path to financial success is not a sprint but a marathon, requiring consistent effort and perseverance.

Prominent along the picturesque Pebble Beach coastline, the Lone Cypress serves as a reminder that the journey toward financial security should also be accompanied by a holistic perspective on life. While building our financial foundation, we should also strive for balance, happiness, and fulfillment. We strongly encourage you to focus on your health as well as your wealth. To have gained all the wealth in the world is of little value if you are unable to fulfill your dreams and aspirations. Taking care of your body through rest, exercise, and proper nutrition is just as critical as sound financial planning. These essential pillars play an integral role in laying the foundations of success.

By embracing the lessons offered by this majestic tree, we can establish a resilient financial and life plan that withstands the test of time, empowers us to overcome challenges, and guides us toward a future of financial well-being and prosperity.

Mike, Austin, Jenn





Foundational Roots

1

Build up your operational checking account.

- Have 2-4 months of living expenses in this account
- Creates peace of mind that you can write a check or swipe a card and you have the funds to do so

3

Invest for retirement

- Contribute to Employer retirement accounts and establish an individual retirement account
- Ensures that you have financial independence and a reliable source of income in your golden years

2

Establish an Emergency Fund

- Have 3-6 months of living expenses in this account
- Allows you to weather unexpected storms without jeopardizing your long-term financial goals

4

Obtain Life Insurance

- Getting a Level Term insurance policy is typically cheaper and provides a straightforward and simple coverage structure, focusing on death benefit
- Creates a complete financial plan that includes risk management, allowing you to protect loved ones and provide for their future in case of an untimely passing





10 % Rule: Pay Yourself First

Each time you earn money, whether through salary, business profit, or any other means, you should set aside 10% of that income for yourself

Start building up each foundation with what you set aside

- Operational Checking Account
- Emergency Savings
- Investing

The importance of paying yourself first lies in the fact that it prioritizes financial growth and establishes a habit of saving!

This helps create a sense of discipline and responsibility toward your financial goals. It should encourage you to live within your means and avoid unnecessary expenses, as you have already saved a portion of your income

Paying yourself first can help act as a deterrent against impulsive spending, ensuring that you have saved before indulging in discretionary purchases

By consistently putting aside 10% of your income you can slowly build a cushion of wealth that grows and provides financial stability in the long run

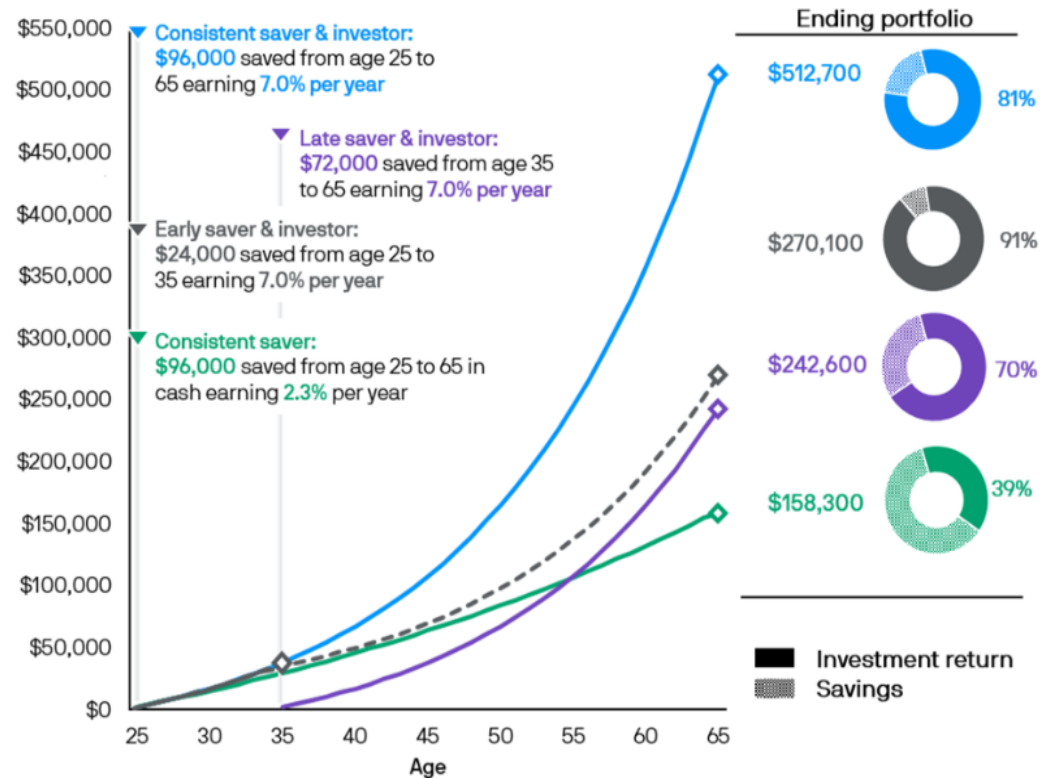


SAVE & INVEST: Early and Often

Saving and investing early helps you harness the power of compounding, where your investment gains generate additional returns over time. This can significantly grow your wealth...

Consistent saving and investing from an early age can result in a substantial nest egg for retirement, ensuring a secure financial future without the need for aggressive catch-up strategies later in life. This can lead to greater financial freedom. By achieving financial independence sooner, you have the flexibility to pursue your passions and goals without being constrained by financial limitations.

Account growth of \$200 invested/saved monthly



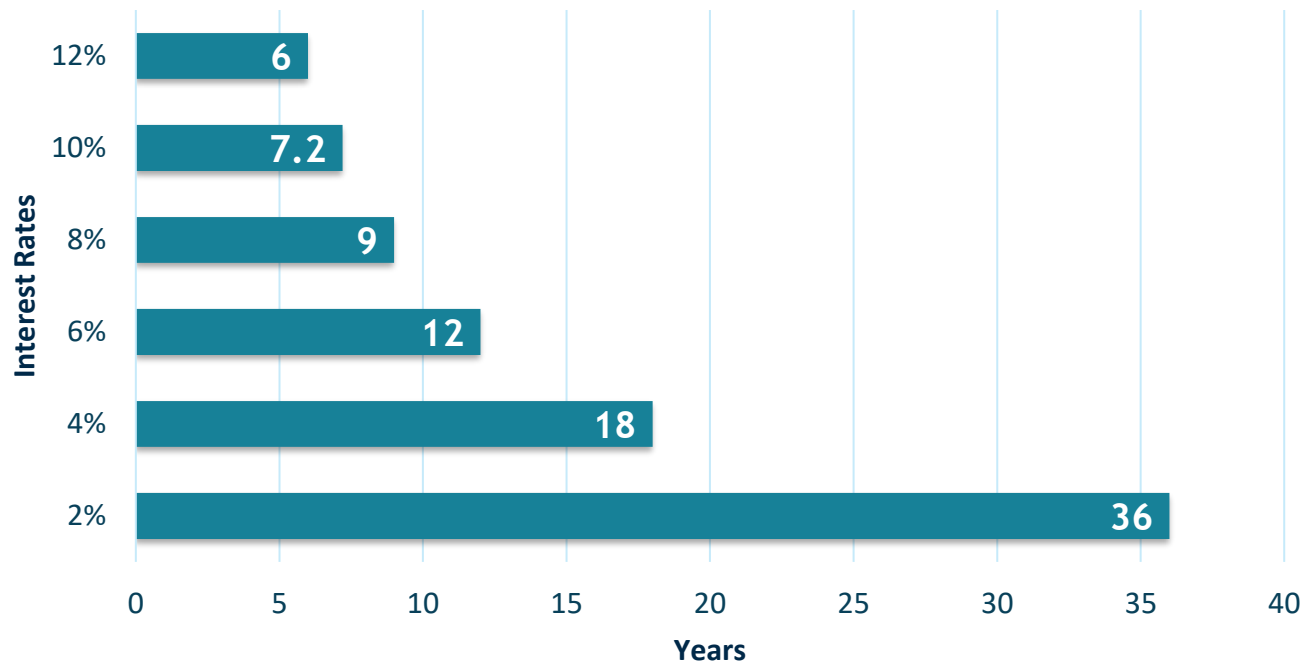
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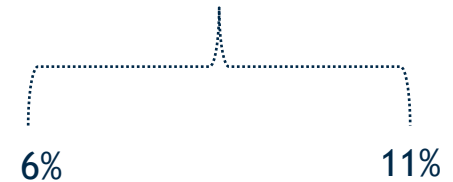
The Rule of 72

The Rule of 72 is a concept in finance that helps estimate the time required for your investments to double in value. You simply divide the number 72 by the annual interest rate earned on your investments. This will provide approximately the number of years for your investment to grow by 100%

Years to Double Investments



MARKET RETURNS, through a market cycle.
This return range is in line with historical markets and portfolios with varying degrees of stocks and bonds. (1)



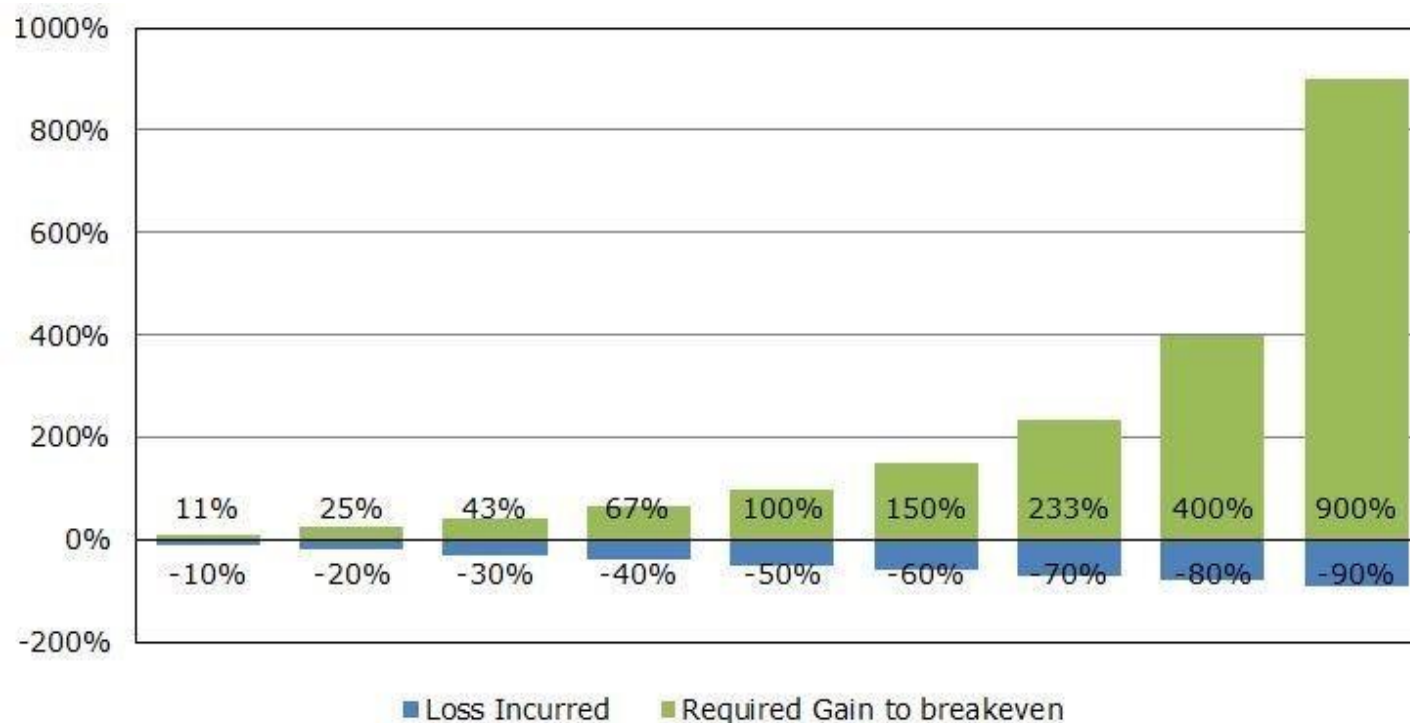
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(1) This statement is for illustrative purposes only, and is not a guarantee of results. The use of this statement is intended only for educational purposes to demonstrate the potential impact of returns over time.



Understanding Gains & Losses

When calculating overall returns you must realize as losses reduce the initial investment base, subsequent gains must work harder to make up for the lower base value. It is crucial to understand the potential impact of losses on your portfolio. Protecting against significant downside risks and utilizing an investment strategy can help mitigate losses and minimize the adverse effects of market downturns.





The Power of Resilience

It is noteworthy to highlight that the stock market has historically depicted an upward trend over the long haul. Despite temporary downturns and periods of volatility, the overall trajectory shows considerable growth

Resilience in the face of market fluctuations is an invaluable trait to possess as an investor. By staying the course during market downturns, you not only endure temporary setbacks but also position yourself for potential rebounds. Resilience allows us to help you take advantage of opportunities that arise during market corrections. Participation in the market is key to optimizing long-term returns.



Chart Sourced: StockCharts.com

“WHAT HELPS YOU PRESERVE IS YOUR RESILIENCE AND COMMITMENT”

– Roy T. Bennett

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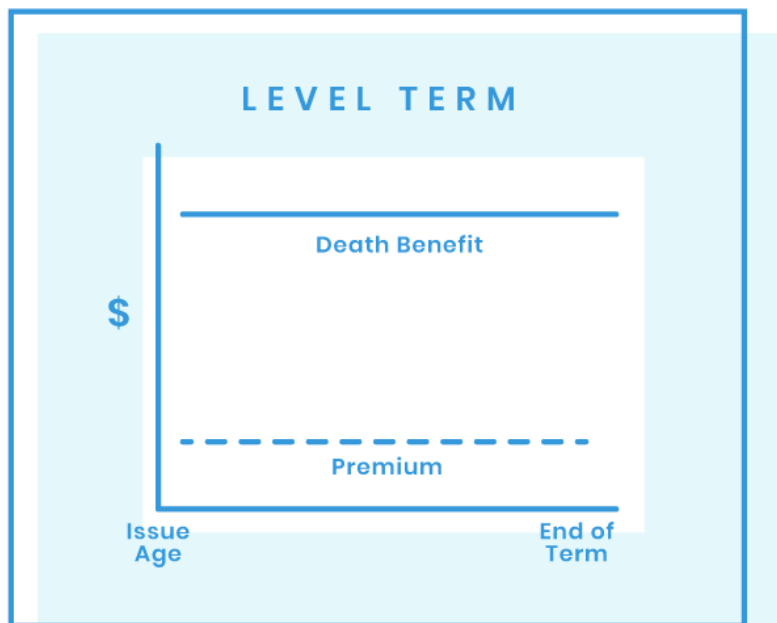


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Level Term Life Insurance



Level term insurance allows younger individuals to lock in a fixed premium for a specific term (10, 20, or 30 years), ensuring affordable and predictable payments throughout the policy duration

Provides a straightforward and simple coverage structure, focusing solely on death benefit protection without involving any investment component or cash value accumulation. This simplicity helps keep costs lower for younger individuals.

By obtaining level-term insurance at a younger age, you can ensure you have financial protection in place to cover major life events in case of an untimely passing.



Prioritizing Healthspan

Lifespan, the duration of our existence, and healthspan, the time spent in good health, are crucial aspects that should be valued.

To embark on the journey towards better health, here are five essential tips that can easily be incorporated into your lifestyle

Regular Exercise: Even light physical activity can have a positive impact on your health. Incorporate activities like walking, cycling, or yoga into your routine.



Follow a Balanced Diet: A well-rounded eating plan that includes an abundance of fruits and vegetables is crucial for providing essential nutrients to support your overall health.



Quality Sleep: Aim for 7-9 hours of restful sleep each night, as it plays a vital role in rejuvenating your body and mind.



Manage Stress Through Relaxation Techniques: Incorporating practices such as meditation, deep breathing exercises, or engaging in hobbies that bring you joy can help alleviate stress and promote overall well-being.



Foster Social Connections: Building and maintaining strong relationships with others is essential for mental health and overall happiness. Engage in activities that encourage social interaction and contribute to your sense of community.



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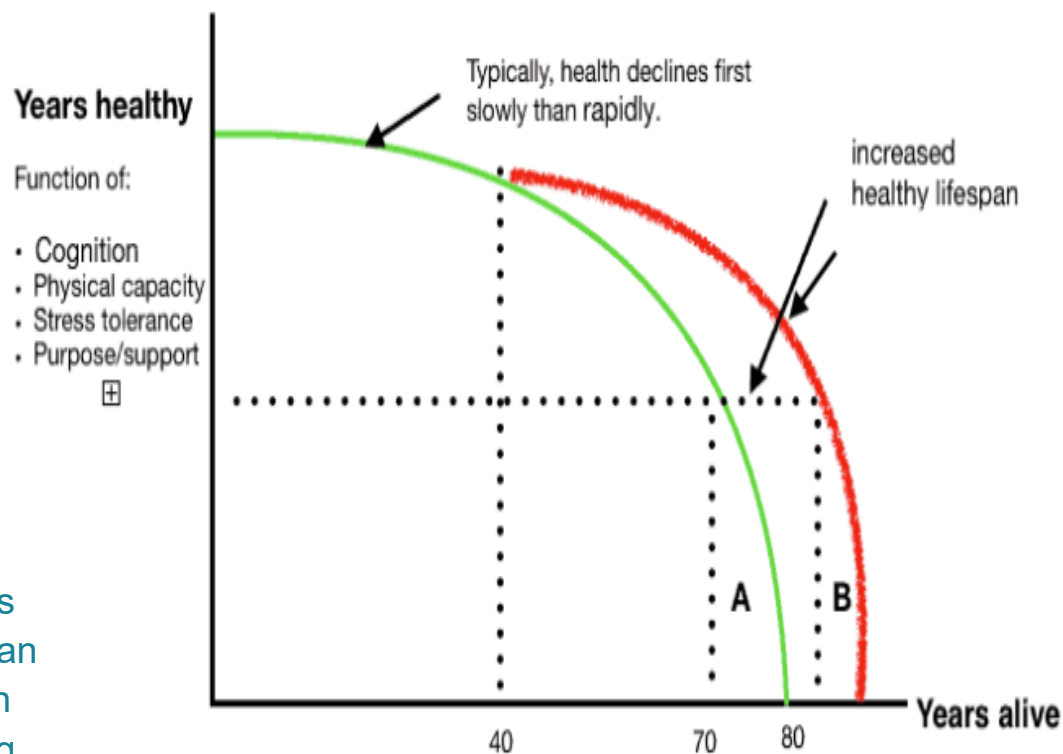
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The Longevity Curve

The objective is to enhance three aspects of the longevity curve

- 1** Extend our lifespan (depicted by the red line) by increasing the number of years we spend alive
- 2** Slow down the pace at which our health deteriorates (red line), delaying the decline associated with aging.
- 3** Shorten the duration of illness and frailty (area “B” is less than “A”). Increasing your Lifespan in good health and minimizing the impact of morbidity.





Fulfilling Future

It is paramount to prioritize the care of our bodies and minds. By adopting healthy habits such as nourishing our bodies with nutritious food, engaging in regular exercise, and effectively managing stress, we can maintain optimal healthspan. It's not solely about extending our lifespan, but rather embracing each moment with vitality and fulfillment



Embrace the notion that small changes can yield significant results. Simple adjustments in your daily routine, such as opting for stairs instead of elevators, or taking a daily walk, can have a remarkable impact on your healthspan and contribute to a more gratifying life. Remember, it is never too late to embark on a journey towards a healthier lifestyle and secure a prosperous future.



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Collaborative Effort: Partnering with the Team

New Job

Analyzing your new salary and benefits package, assist with evaluating your retirement options, and provide guidance on managing any changes in cash flow or tax implications

Investment Prioritization

We can help align your investments with your financial goals, risk tolerance, and timeline. We will assist in diversifying your portfolio, analyzing investment options, and rebalancing regularly to ensure that your investments are on track.

Home Purchase

Providing insights on mortgage options, down payment requirements, and potential monthly costs. We can also evaluate your current financial situation, consider the impact of homeownership on your overall financial goals, and advise on potential risks and benefits.

Marriage

Helping couples create a shared financial plan, including combining incomes, joint account management, and potential tax advantages. We can also help guide discussions around family financial goals, such as saving for down payment, education, or retirement.

Children

Planning for your child's future to include educational expenses, review your insurance coverage to ensure risk management is not compromised, and suggest estate planning as warranted for your family's financial well-being.





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