



## *WELCOME TO TOTAL WEALTH MANAGEMENT™*

We have dedicated ourselves to developing the education, experience and professional skill to help our clients:

**Create Wealth** in a way that is not solely risk based.

**Preserve Wealth** through prudent tax management and a properly constructed strategy for sustainable retirement income.

**Transfer Wealth** across generations and / or to the causes that you are passionate about in the most efficient manner possible.

## *A FRAMEWORK FOR FINANCIAL DECISION MAKING™*

In any area of life, our success is driven by our ability to make good decisions. Consistently. With the exception of our personal relationships, nowhere else does this matter more than in our financial lives.

## *YOUR VISION OF FINANCIAL SUCCESS™*

We start by defining your Vision of Financial Success™ according to your:

**Living Goals:** Reflect what you want out of life. What makes you happy? What experiences do you want to have in this life?

**Lifestyle Goals:** Whatever version of 'retirement' defines your vision, the goal is to allow us the freedom to live our lives today with the comfort that we will be able to maintain our desired lifestyle through our lifetime. We refer to this as Sustainable Retirement Income Planning.

**Legacy Goals:** Most of us will leave money behind when depart. What else do we want our lives to represent? What vision do we want our business to fulfil for future generations? What wisdom and sentiment do we want to leave our families with? Do we have an affinity for particular cause and will philanthropy play a role in our legacy?

## *THE SEE PRINCIPLE™*

Next, we assess the available opportunities according to The SEE Principle™. Each decision is made to enhance the **Security, Efficiency & Enjoyment** of our wealth and provide the best products and strategies to help you achieve your Vision of Financial Success.

**Security:** Can be defined as "freedom from care, anxiety or doubt". To us, Security means protecting the wealth you have created thus far and ensuring that the lifestyle you have worked so hard for cannot be taken away from you. We often refer to this as 'building a moat around our financial houses'.

**Efficiency:** Whatever our status, money is a scarce resource. One of the most important aspects of planning is to ensure that you are getting the most out of each dollar you allocate to your plan. More efficiency means you may receive multiple benefits from the same dollar, you have to bear less risk to achieve the same or better results and, ultimately, that you are getting full value from your investment in yourself.

**Enjoyment:** We want the same things for our clients that we want for ourselves. The peace of mind to enjoy your wealth and the freedom to enjoy your life. Throughout the process, we remain focused on your vision of financial success – what it means to you now and in the future you see for yourself and your family.