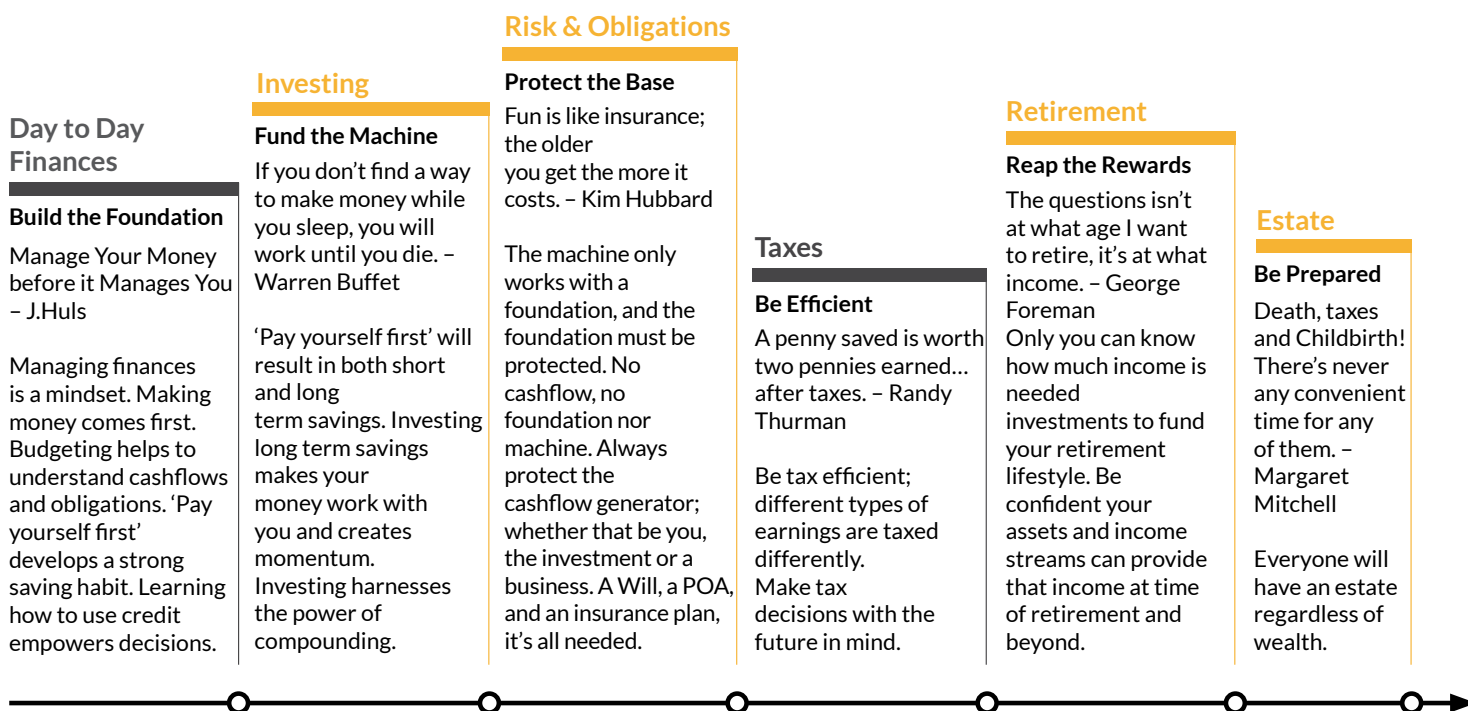


YOUR WEALTH ADVISOR

I provide financial advice tailored to your life. I have a broad knowledge of the six steps to financial peace of mind, with a deep knowledge in investing, risks & obligations, retirement & income planning, and estate considerations. Working with high net worth clients, I partner with Wealth Planners to understand your story and put a plan in place to help you achieve goals. A letter of engagement will define our relationship, and support transparency in service, advice, and fees.

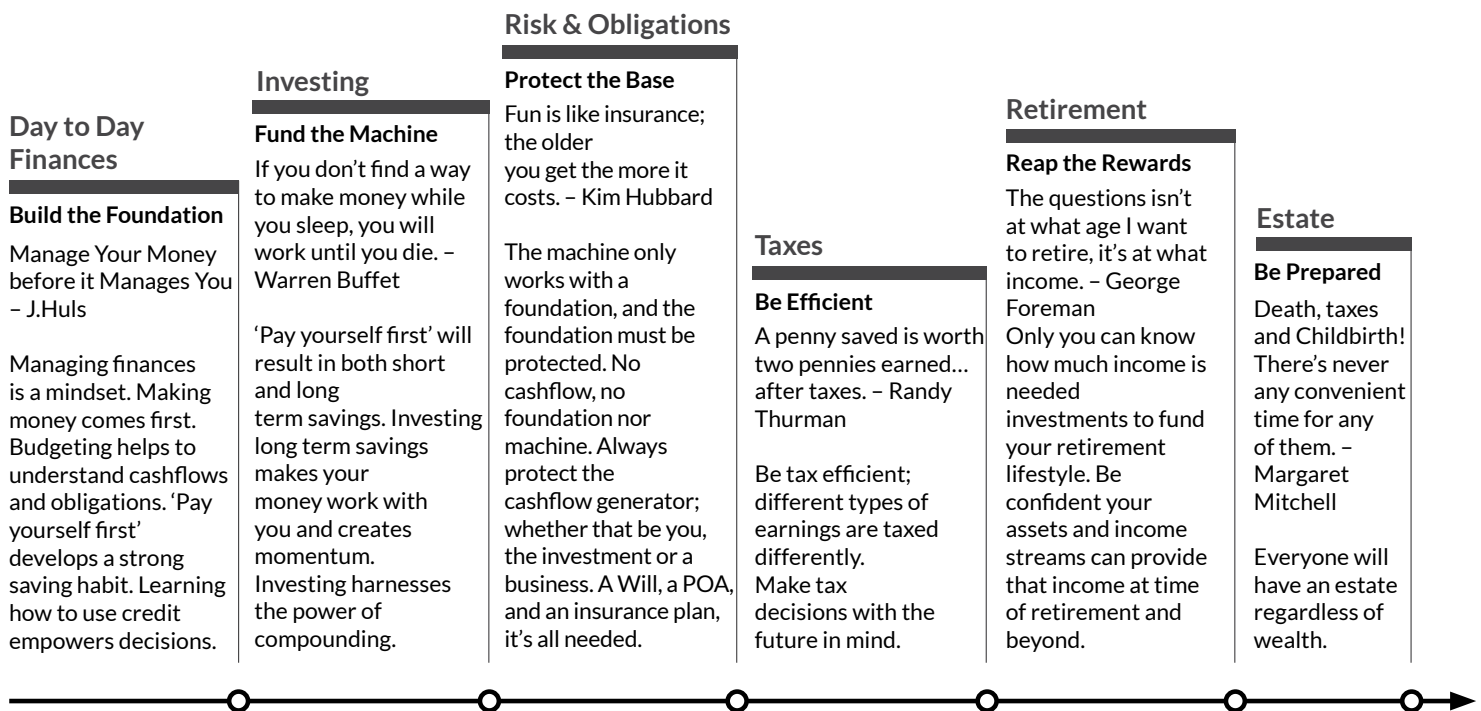
Steps to Financial Peace of Mind



YOUR WEALTH ASSOCIATE

I support our advisory team in providing financial advice tailored to your life. I have a broad knowledge of the six steps to financial peace of mind. I work with the Thrive advisory team to support commitments made in the letter of engagement around planning and transparency in service, advice, and fees. As our advisory team is focused on meeting and planning with clients, I am often the first point of contact for questions on your account and plan.

Steps to Financial Peace of Mind



YOUR WEALTH PLANNER

I provide holistic financial advice and planning tailored to your life. I have a deep knowledge of the six steps to financial peace of mind. Working with high net worth clients, I partner with Wealth Advisors to understand your story and put a plan in place to help you achieve goals. In partnership with a Wealth Advisors, a letter of engagement will define our relationship, and support transparency in service, advice, and fees.

Steps to Financial Peace of Mind

Day to Day Finances

Build the Foundation

Manage Your Money before it Manages You – J.Huls

Managing finances is a mindset. Making money comes first. Budgeting helps to understand cashflows and obligations. 'Pay yourself first' develops a strong saving habit. Learning how to use credit empowers decisions.

Investing

Fund the Machine

If you don't find a way to make money while you sleep, you will work until you die. – Warren Buffet

'Pay yourself first' will result in both short and long term savings. Investing long term savings makes your money work with you and creates momentum. Investing harnesses the power of compounding.

Risk & Obligations

Protect the Base

Fun is like insurance; the older you get the more it costs. – Kim Hubbard

The machine only works with a foundation, and the foundation must be protected. No cashflow, no foundation nor machine. Always protect the cashflow generator; whether that be you, the investment or a business. A Will, a POA, and an insurance plan, it's all needed.

Taxes

Be Efficient

A penny saved is worth two pennies earned... after taxes. – Randy Thurman

Be tax efficient; different types of earnings are taxed differently. Make tax decisions with the future in mind.

Retirement

Reap the Rewards

The questions isn't at what age I want to retire, it's at what income. – George Foreman

Only you can know how much income is needed investments to fund your retirement lifestyle. Be confident your assets and income streams can provide that income at time of retirement and beyond.

Estate

Be Prepared

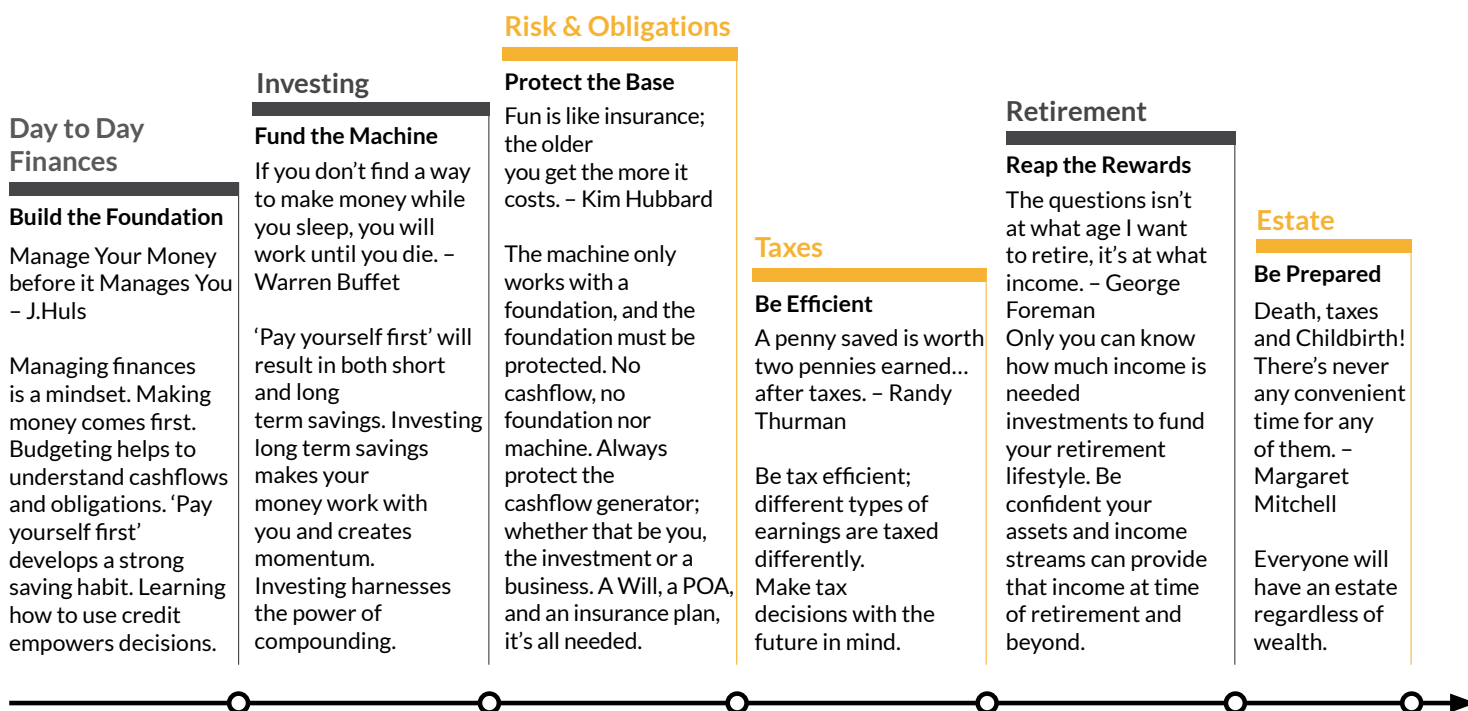
Death, taxes and Childbirth! There's never any convenient time for any of them. – Margaret Mitchell

Everyone will have an estate regardless of wealth.

WEALTH PROTECTION SPECIALIST

I help clients manage their personal, family and business risks. I have a broad knowledge of the following steps in risks & obligations and tax and estate considerations. Specialized in dealing with high net worth clients, I also formalize their plan to limit the impact of tax erosion to their business and personal assets. A letter of engagement will define our relationship to ensure we are aligned to your best interest.

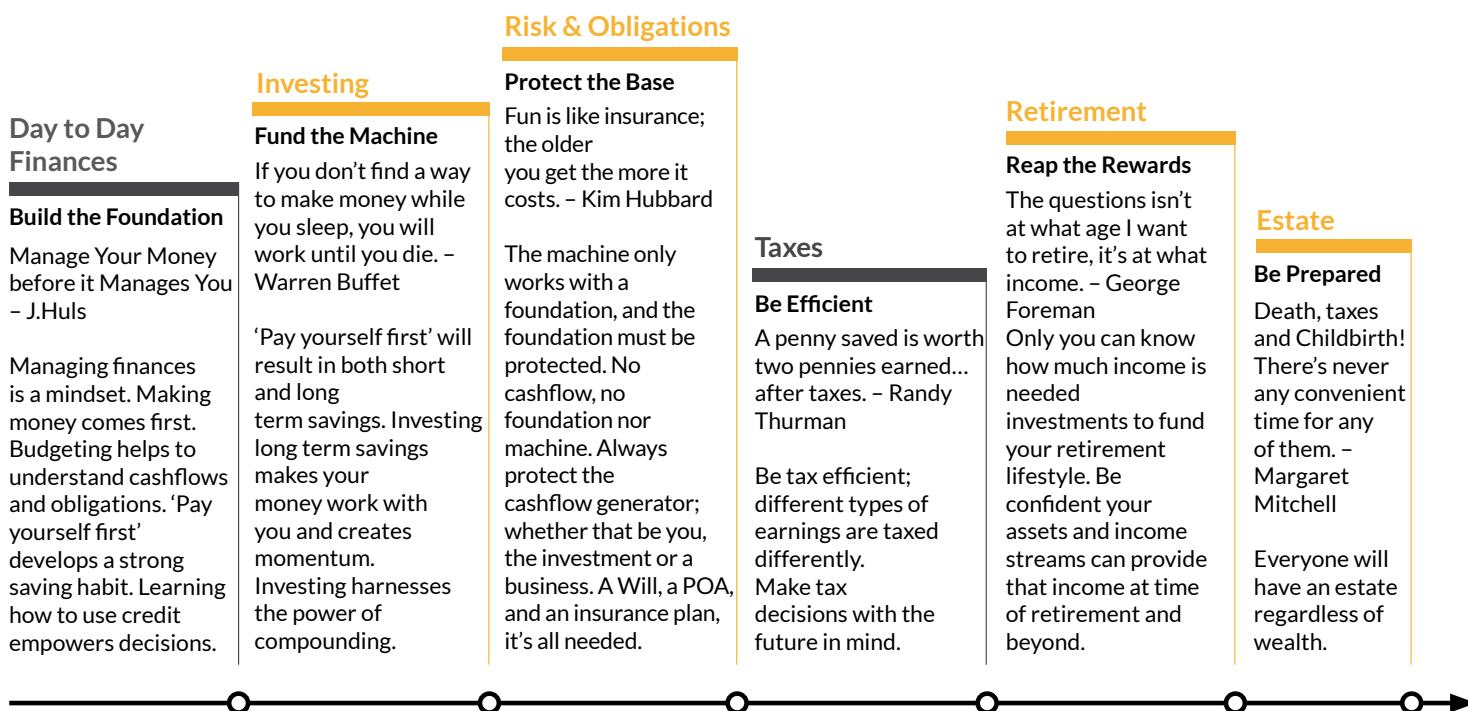
Steps to Financial Peace of Mind



YOUR WEALTH SPECIALIST

I provide financial advice tailored for your life. I have a broad knowledge of the six steps to financial peace of mind, with a deep knowledge in investing, risks & obligations, retirement & income planning, and estate considerations. I work with you to understand your story and put a plan in place to help you achieve goals. I partner with Wealth Protection Specialists to protect your plan, and Wealth Advisors as your portfolio grows. A letter of engagement will define our relationship, and support transparency in service, advice, and fees.

Steps to Financial Peace of Mind



YOUR BRANCH COMPLIANCE MANAGER

I provide mutual fund compliance support to Wealth Specialists and Licensed Financial Advisors at our partner credit unions I have a broad knowledge of the six steps to financial peace of mind.

Steps to Financial Peace of Mind

