The Riverkeeper Navigator℠

Building And Protecting Your River Of Wealth℠

True wealth is like a river – it grows deeper and wider as it flows through your lifetime, enabling you to achieve true financial freedom. You can draw income from the source to support your lifestyle, but even as you do, the river inevitably continues to grow wider and deeper.

As your family's "Riverkeeper," you must carefully navigate the challenges and opportunities presented by this journey, with a trusted advisor to help show you the way. At Concentus, we are ethically committed to the wise stewardship of your River of Wealth℠, and our Riverkeeper Navigator℠ process will help guide the way.

River Of Wealth℠: A growing stream of income, which you cannot outlive, combined with an increasing capital base, to endow future generations of your family or the causes you care about.

Stage 1: Gather the Team

Concentus is an independent advisory firm, acting as your fiduciary. We are committed to act in your best interest, in a transparent and conflict-free advisory relationship.

- Our staff has over 250 years of collective experience advising families, and all advisory staff maintain the Certified Financial Planner (CFP®) designation
- We always recommend that both spouses participate in the family wealth planning process

Stage 2: Study the Map

Like any good navigator, you must begin by familiarizing yourself with the territory and what lies ahead, so you can prepare for a successful journey.

THE PRIVATE BRIEFING

The first step is an in-person or virtual consultation with both spouses to lay a foundation for your River of Wealth℠.

- What To Expect
  - A personal conversation about your values and goals
  - An overview of Concentus and our unique process
- What You'll Receive
  - A document defining our unique process
  - An estimate of our fees

> **Take this opportunity to self-reflect, examine what you and your spouse want out of life, and proceed on your journey together with confidence.**

THE FOCUS BUILDER

You'll complete our Financial Attitudes Questionnaire. You will clarify your goals, consider your personal values, and prepare for your journey ahead.

- What To Expect
  - Filling out a brief, 20-minute questionnaire
  - A conversation about your results to clarify your goals and understanding of investing, risk, and return
- Deliverables
  - Your questionnaire results

> **This step will help you understand your role and determine a unique path to navigating your River of Wealth℠.**

Stage 3: Set the Destination

In order to achieve your vision of success, you must begin with a clear picture of what happiness and freedom look like for you.

THE CLARITY EXPERIENCE℠ (Process Meeting 1)

The first process meeting will focus on defining and quantifying key goals, while learning more about the tools and wisdom we can provide to make the markets work for you.

- What You Can Expect
  - The opportunity to articulate and quantify specific, written goals
  - A discussion of our philosophy of investing (The Investment Confidence Formula℠), as related to your questionnaire responses
- Deliverables
  - A presentation featuring the "10 Pillars of Investing Success"

> **It's time to commit to your journey and the specific milestones you'll meet along the way!**

Stage 4: Gather Your Gear

Before setting out, take inventory and gather the key tools, resources, and provisions you'll need to make a successful journey.

THE TOTAL WEALTH SNAPSHOT

Together, we'll examine and organize your existing financial situation.

- What You Can Expect
  - Answering specific questions about your existing financial situation
  - The opportunity to organize all existing financial documents
- Deliverables
  - A "Snapshot Report"

> **Now that you understand where you currently are in your journey, it's time to get where you want to go.**

Stage 5: Plan Your Route

The river ahead has many twists and turns, and may fork into several directions, which could each lead to your final destination. It's time to carefully plan your personal map to success.

THE WEALTH PROJECTION FORMULA℠ (Process Meeting 2)

The details are in place; let's start building your plan! Like plotting the points of a map, we'll take each financial goal and construct tangible benchmarks to measure your progress.

- What You Can Expect
  - Creating multiple planning scenarios and wealth projections
  - A discussion of which scenario provides you the best possible probability to achieve your goals
  - An answer to the vital question: "Are we on track?"
- Deliverables
  - A presentation showcasing the multiple scenarios and important tradeoffs
  - A summary page comparing your possible scenarios

> **We'll guide you in understanding the options ahead and which route might be best.**

THE FINAL WEALTH BLUEPRINT℠

In this step of the Wealth Blueprint℠ process, you'll have the opportunity to speak with us about other aspects of your journey and any other lingering questions that may disrupt the flow of your process so that we can tackle them head-on.

- What You Can Expect
  - A discussion of any alternative scenarios for consideration
  - A decision about key aspects of your plan related to savings, asset allocation, final retirement date, and final retirement budget
  - Finalizing your Wealth Blueprint℠
- Deliverables
  - Your final Wealth Blueprint℠, outlining your preferred plan

> **Now you have a clear roadmap to act on with our help.**

THE WEALTH POLICY STATEMENT

In the final step of the plan design process, you'll do something incredibly powerful: Commit your wealth plan to writing.

- What You Can Expect
  - A discussion to build your final Wealth Policy Statement, our "Operating Manual" for your portfolio management over time
- Deliverables
  - Specific policies for achieving the right amount of cash reserves for now and into the future, and for allocating your investment assets, so you have the highest probability of achieving true wealth over time

> **As you commit to your plan in writing, you maximize your chances for success!**

Stage 6: Oars in the Water!

You have prepared your trip, and you have the right resources in place to support the journey. Now it's time to take action and execute your plan.

THE ACTION PLAN MEETING

It's finally time to start your financial journey down the River of Wealth℠.

- What To Expect
  - Reviewing your Wealth Policy Statement, which articulates your Wealth Blueprint℠, asset allocation, and investing policy
  - Completing paperwork to implement your investment plan
  - Setting up access to your online personal wealth platform, WealthTrak℠
- Deliverables
  - Your written Wealth Policy Statement
  - Your personal Action Plan checklist
  - Your login for the WealthTrak℠ portal

> **Your journey can truly begin. You've accomplished so much; the stressful part of the process is over. Be confident knowing we'll be by your side no matter what.**

Stage 7: Running the Rapids

Life will always throw you curveballs – there are risks to confront and course corrections may be necessary. A regular review checklist will ensure that your plan stays successful over time.

THE RISK MANAGEMENT SOLUTION

During our first year of working together, we'll focus on various wealth planning topics, with a specific focus on protecting your family from potential risks to your wealth.

- What To Expect
  - Developing a plan to reduce or eliminate your debt
  - Analyzing the impact of the possible disability or death of a family breadwinner
  - Reviewing every type of insurance to determine if you need it, and how much you need
  - Ensuring that your estate plan is structured properly to reflect your wishes
- Deliverables
  - Year 1 Planning Checklist

> **Challenges and risks are inevitable in every journey. You will be prepared when they arrive.**

THE MILESTONES REVIEW PROGRAM℠

On an ongoing basis, we'll conduct a rigorous and disciplined annual review program in order to ensure that your plan stays on track.

- What To Expect
  - The Annual Review Meeting: In the beginning of the year, we'll meet to review your planning projections and update your investment allocations according to your Wealth Policy Statement
  - The WealthTrak Navigator℠: In the middle of the year, we'll meet to make sure that all wealth planning topics are addressed, using our proprietary checklist
  - The Holistic Tax Review: At year-end, we'll meet to review your tax situation for the year, using our proprietary tax analysis tool. We'll address actions to take in order to reduce your tax burden in the coming year
- Deliverables
  - Annual Review document, including updated planning projections and investment reporting
  - The WealthTrak Navigator℠ checklist
  - Holistiplan summary report outlining your tax situation for the year

> **As stewards of your plan, our team at Concentus is here to ensure your plan stays on track as life presents inevitable changes and course corrections.**

Throughout the journey to financial freedom, you can be confident knowing that your River of Wealth℠ is safe with Concentus as your stewards. With our help, your River of Wealth℠ will grow deeper and wider every step of the way.

Concentus Wealth Advisors

concentus.com

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