

LIFE PLANNING

What do you want to do when you grow up? While this is a question that is usually asked of kindergarten students or high school seniors; many individuals are asking themselves this same question in their 30's, 40's, 50's and beyond. The past ten years have been a time of high income and wealth accumulation for many people. This success has often created frenzied lifestyles, demanding careers, busy schedules, and a sense of overwhelming pressure. For many people, there is a growing disconnect between what you do on a daily basis and what you really want to accomplish with your life. The events of 9/11 have made many people more aware of how they prioritize the important things in their lives.

What do **you** want to accomplish with your life and what is **truly important** to you and your family? How can you lead a better and more fulfilling life? A good way to start this process is by thinking about the following questions:

1. If your doctor told you that you have three years to live, what would you want to accomplish, how would you spend your time?
2. If you had more money than you could ever realistically spend, what kind of pursuits would you enjoy?

Are you living your life this way now? How are your relationships with family and friends? Do you have the same sense of accomplishment with your work that you did when you started in your career? Do you live where you want to and do you pursue the leisure activities that you want to? Are you giving back to your community in a meaningful way? These are important questions that are better asked now but many people put it off until it is too late.

While the focus of our practice is on helping you with the technical aspects of wealth accumulation and preservation, we spend much of our time helping clients with these non-financial issues. Our goal is to listen to you and understand your goals from a broad perspective. We want to hear you describe the most fulfilling life you can envision for you and your family. We can help you identify financial strategies to move your life toward that vision. A key part of this process is to hold you accountable and coordinate the implementation of these strategies. Then we can periodically review your situation and report on your progress toward those goals. Integrating your life and your money is at the heart of the services that we provide.

We have been conditioned to think that more is better in various aspects of our life; more money, time, friends, etc. Many people are now finding that this is not necessarily the case. Let us help coach you through this transition. Don't just say, "someday I will," do it now! Focusing on the elements of your life that are most important to you now can reap tremendous rewards down the road.

