

YOU AND YOUR MONEY: BUILDING A RELATIONSHIP WITH YOUR WEALTH



No, it doesn't have a heartbeat, but it does impact your future. Here are some key components of your relationship with your wealth.

Your wealth is your baby. You've dreamt about it, asked for advice about it, worked to grow it and nurture it, and made plans to watch it blossom into a beautiful lifestyle once you finally reach retirement. But far too often, those looking to save for that ideal future lifestyle neglect the important step of building a relationship with their wealth. That's why we're here to help you understand your money's place in the world, as well as how you can give it the food, water and attention it needs to grow and fulfill your goals.

THE HEART OF WEALTH MANAGEMENT

Wealth is more than a simple dollar total. It's also more than the odds of growth, or the protective factors you implement into your plan to safeguard it for your future. Furthermore, it goes beyond a defining marker for status and success. It's personal, and building a connection with your wealth should be as deep as it is rewarding. As financial advisors, our team is here to help you foster growth in that relationship. Sure, that growth might be seen in the measurable numbers you see in your investment accounts, but we also want to help you develop your relationship on a more personal level. Our belief is that this can empower you to embark on a transformative journey while ensuring your engagement is enriching, fulfilling and self-actualizing.

ENGAGEMENT: THE KEystone OF FINANCIAL PLANNING

As is true in most areas of life, one of the best ways to help yourself when it comes to achieving your financial goals is to create an effective plan. It's also crucial to actively engage with that plan, adjusting and adapting to the circumstances you're presented with. Of course, active engagement doesn't mean simply having a casual fling with your money. It means true committing on the same level you might expect to commit to a romantic partner. This is an ongoing process, and just as you might with your significant other, you must wake up every morning and choose to be a contributor toward the relationship. At the same time, you don't have to take drastic action to show that commitment. Small, deliberate steps when managing your finances can lead to profound, lasting changes. Additionally, setting short-term, reasonable goals can propel you with the confidence and conviction you need to make your wealth last over the course of your lifetime.

PARALLEL PATHS: FAITH AND FINANCE

If you consider yourself a religious or spiritual person, your relationship with your money should be similar to your relationship with your faith. Now, we know what you might be thinking. Committing to money the way you might commit to a holy power may sound exhausting, or it may not align with your values. And we agree. As advisors, our mission is not to grow your wealth for the simple sake of collecting dollar bills. We seek to give you the power, flexibility and freedom to provide yourself and your loved ones with the life you deserve. So, while the love you feel for your money may not reflect the love you feel for your faith, we encourage you to follow some similar practices. For example, your faith demands active, committed engagement, just as your money does. It's also key to develop healthy habits in both areas of your life, as those habits may position you to further pursue success in your relationship farther down the road. Additionally, take a holistic view of your situation, and always try to see the bigger picture. Just as a commitment to your faith may lead you to seek out a life of meaning, a commitment to your wealth may help you provide those you care about with the means to engage in activities that more closely align with their values and philosophies.

CONFRONTING FINANCIAL FEARS

Fear is often a barrier when it comes to wealth management. It can stop you in your tracks and prevent you from moving forward as your blood runs cold and you feel your body freeze. We think, however, it's important to remember from where fear stems. Fear originates in hypotheticals and unknowns, and the horrors we create in our imaginations can scare us far more than any real-life boogeymen. Once you pull back that curtain and finally see a situation for what it truly is, some of that fear might be relieved. While that's true for the monsters we see in our nightmares, like the shark from "Jaws" or Michael Myers from "Halloween," it's also true in your finances. Developing a firm understanding of basic financial principles can empower you to lead a healthier, more proactive relationship with your finances. It can also help you see challenges and obstacles as opportunities rather than obligations. Where others might run, you may see a chance to capitalize, or you may be able to lie in wait for the next opening to strike, preventing external factors from controlling your future.

THE ADVISOR'S ROLE: A PARTNERSHIP FOR GROWTH

Our role extends beyond offering advice. Our goal is to align ourselves with your mission and be partners on your financial journey. We also actively seek to form more personal relationships, giving us deeper insight into how you want your money to work for you as well as what you'd like to do with it. That does, however, often require us to empower you to actively engage with your wealth, again through education and confidence. Additionally, the right financial advisor won't balk when you reach a storm. They will take charge and co-lead your journey to navigate wicked winds and any other hindrances that stand between you and your ideal lifestyle. And we lead by example. Just as we encourage you to nurture your relationship with your money and build a connection based on trust, insight and mutual growth, we aim to do the same with each of our clients, aligning our interests and giving us what we believe is the best chance to emerge successful together.

YOUR CALL TO ACTION: ENGAGE WITH YOUR WEALTH

We invite you to introspect and reevaluate your relationship with your wealth. Ask yourself: Am I actively involved in the financial planning process, or am I merely going through the motions? If you're actively involved, how can you be more involved? If you recognize that you're going through the motions, where can you start engaging with and spearheading the journey toward your ideal financial future? We encourage you to visit us online at www.clearpicturefinancial.com. We can open the conversation and help you find direction to engineer the financial future you deserve. We can also bring you into the financial planning process, empowering you to make confident decisions on your own behalf with the intention of bringing your dreams to life. It starts with an open mind and education, and we seek to be your primary resource in the pursuit of your value-driven goals.

If you're ready to start a long-term partnership and a journey toward a clearer picture for your financial future, we're here to help. It all starts with a conversation and a commitment to changing your perspective from "have to" to "get to," transforming fear and inaction into growth opportunities.

Give us a call today at (843) 743-2926 to venture forth on a journey toward a fulfilling financial tomorrow.