



WISDOM

FINANCIAL MANAGEMENT, LLC

EXPERIENCE • KNOWLEDGE • WISDOM

strategy

goals

planning

Mapping the Route
to Your **Financial Success**

investment

guidance

FUTURE



"Money isn't magic.

**It's what you do with money
that is magic."**

~ Jim Yockey, *Money Moves*

goals

planning

investments

moment

Developing a map for your **financial journey**

Making the right decisions along life's journey can be challenging without a clearly defined plan to help you reach your goals.

Fortunately, **Wisdom Financial Management** specializes in helping you make the right decisions to make your financial goals a reality.

We are dedicated to highly personal service, and we strive to develop long-term relationships with our clients. Whether it's estimating the cost of a college education, determining how much you'll need for retirement, or rebalancing your portfolio, we can help you develop a sound financial plan for the future.

We will work closely with you to understand your specific financial goals, your risk tolerance, time horizon, and investment preferences. Based on that, we will help you:

- Develop an integrated, personalized investment program
- Suggest investments and the right asset mix for your unique portfolio
- Diversify your assets to minimize risk and maximize return
- Manage the impact of taxes and inflation on your investments
- Monitor the performance of all your investments
- Rebalance your investments periodically

Planning

your journey

There are many ways to approach the management of your financial life. Ideally, you're taking advantage of all the tools at your disposal to get to where you want to go. Our world has changed – it's more globally connected, which, in many ways, complicates financial decisions. No longer can we just decide on a strategic direction without anticipating alterations. Actively managing new and even not-so-new risks are essential to our well being.

Many, if not most, people have an accountant who files their taxes, an insurance agent, and either a stockbroker or a self-directed discount brokerage account. While each of these professionals focuses on a narrow aspect of your financial situation, as a rule, only the financial planner takes on the responsibility of looking at the big picture over time. By doing so, he or she can ensure your overall plan (1) is appropriate for risk tolerance and growth objectives; (2) is efficient for diversification, insurance coverage and tax purposes; and (3) minimizes gaps that could leave your family or business under-prepared or under-protected.

A disciplined investment **process**

We can help you develop a personalized program tailored to your individual situation. This includes:

- Assessment of goals, objectives and your risk tolerance
- Creation of an Investment Policy Statement and ongoing review
- Asset allocation modeling and portfolio structuring
- Third-party investment firm analysis and selection
- Ongoing risk management, attribution and performance reporting

We work with you to develop appropriate, diversified asset allocation strategies to minimize risk and maximize return.

We also provide access to institutional money managers – the same institutional-quality investment oversight that billion-dollar funds receive. This helps you benefit from the wisdom of institutional managers, whose experience and expertise is not typically available to the average investor.



Your **comprehensive financial plan** should include:

- Investment planning
- Education planning
- Income tax planning
- Retirement planning
- Long-term care planning
- Estate planning
- Insurance planning and risk management

If you are a business owner, your financial plan should also include:

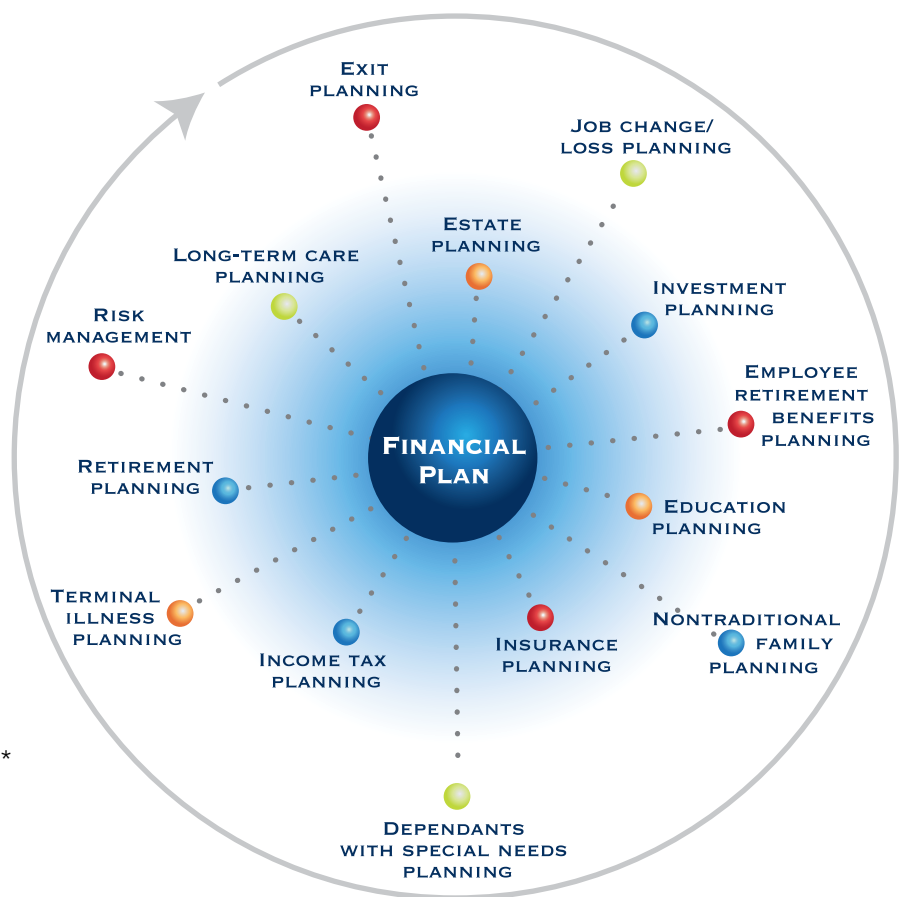
- Employee retirement benefits planning
- Exit planning

Some clients need financial planning for special circumstances:

- Nontraditional families
- Terminal illness
- Divorce
- Dependents with special needs*
- Job change and job loss, including severance packages

**Based on financial planning guidelines of the Certified Financial Planner Board of Standards, Inc.*

To maintain a viable financial plan it's important to stay informed and take a comprehensive approach by working with a professional financial planner who can help you navigate the complex financial landscape.





If your **future could talk** to you, **what would it say?**

Today, you have more choices than ever in what you will do after retirement as well as in how you can save and prepare for this new phase of life's journey. But with these choices comes greater complexity.

At Wisdom Financial Management, our goal is to help you navigate the changes and decisions you face as you prepare for retirement. Whether you are deciding how to allocate the dollars in your 401(k), reevaluating your long-term investment strategy or getting ready to convert your hard-earned savings into retirement income, we can help you every step of the way. We can help you understand the complicated, ever-changing landscape of tax law and investment options. At the same time, we can serve as a compass, providing disciplined, objective advice to keep you on track to meet your goals.

We can help you:

- Implement investment strategies and solutions
- Minimize taxes and maximize the money you save and invest for your future
- Make wise decisions about your retirement accounts and plan your distribution strategy
- Preserve, protect, and continue to grow your assets after retirement

Avoiding detours along the way

What would happen to your family, as well as to your financial objectives, if something unexpected were to happen to you or your spouse? Without proper protection, an unexpected disability or death may cause your financial plans to collapse.

As we help you map out your financial program, we will help you review and select the most appropriate protection plans for your situation. We can help you analyze how much coverage you need and review the current policies you already have in place.

Risk management involves an analysis of risks and weaknesses that threaten your financial plan, whether from inadequate liability coverage or insufficient life insurance. We identify those factors in your life and determine strategies that will help to protect your financial stability. We can help you analyze how much coverage you need and review the current policies you already have in place.

Long-term care is a special category in risk management. As medical care and technology improve, the costs associated with long-term care continue to inflate at an astonishing rate. The potential impact of these costs can erode a hard-earned nest egg quickly. Because the potential for large medical expenses and the risk most people will face some need for long-term care, this is a situation that you'll want to prepare for.

Educational and **client events**

Wisdom Financial Management is committed to helping you be an informed investor. We help you broaden your base of knowledge and learn more about financial planning strategies and new investment opportunities at our educational workshops.

The value of **independent,** **objective guidance**

Wisdom Financial Management provides you a resource of advice based solely on your needs and goals. We are able to provide guidance that is truly objective, unencumbered by any potential conflicts of interests.

We have no proprietary investment products to recommend and no vested interest in promoting a particular product or service. Our only interest is that your investment program meets your financial objectives. You can be confident that when we recommend a certain investment strategy or product, we are doing so because we believe it best suits your individual situation.



FUTURE

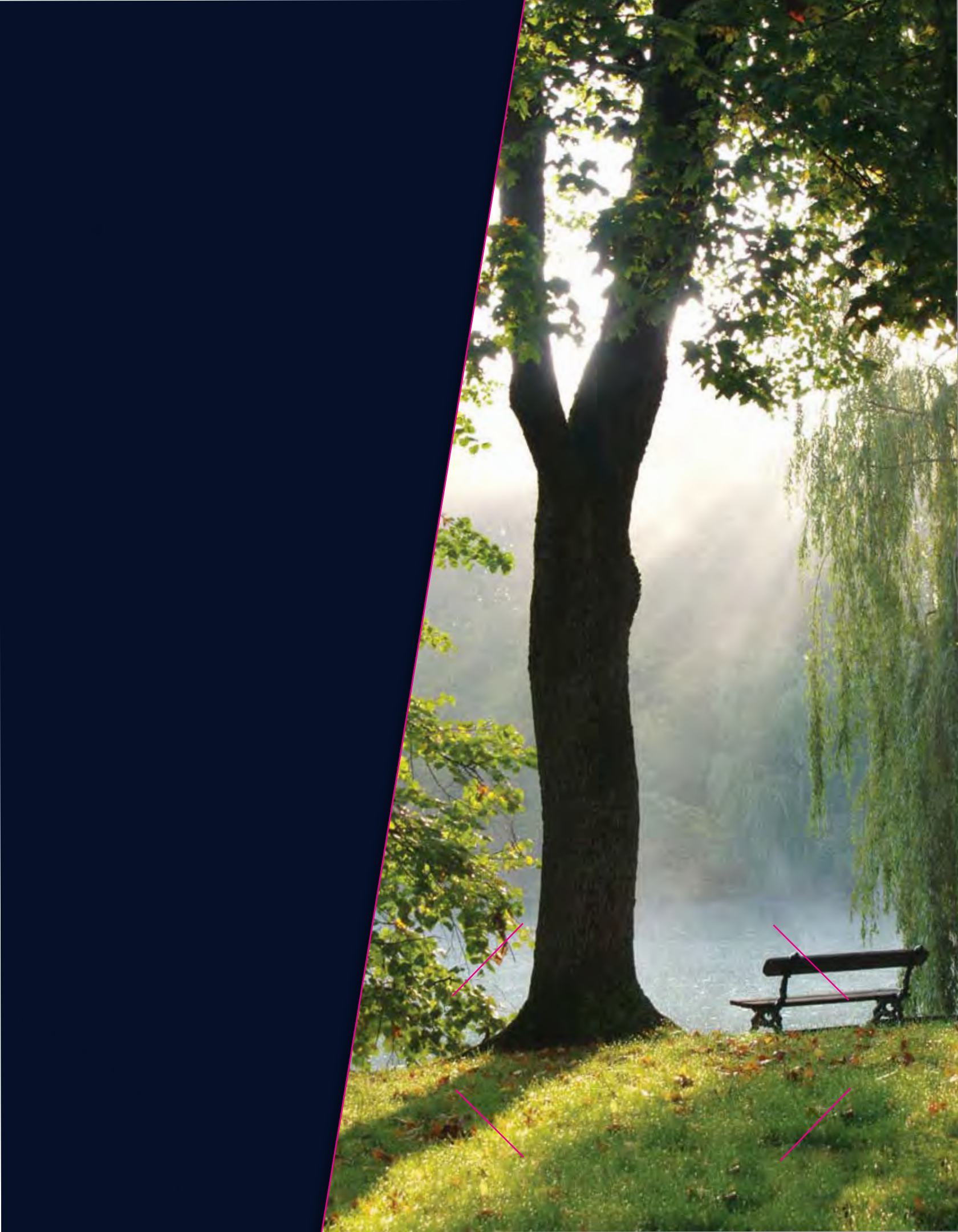
Finding the **true north** of your long-term **financial success**

Wisdom Financial Management specializes in helping investors like you design a financial map to help you work toward your financial goals and reach your destination.

Our 360-degree, holistic approach involves looking at the whole picture of your financial health and future goals, and how all the elements of your plan can work together most beneficially. We integrate all the parts of your situation into your whole financial picture to provide you with the most suitable guidance.

We believe that financial planning is an important element that ensures the quality of your life. There is simply no better way to make the most of life. You owe it to yourself and to those close to you.

It would be our pleasure to meet with you to discuss your financial needs and objectives. Contact us to learn more about how we can help you simplify your financial life through comprehensive and personalized financial strategies.



FUTURE



WISDOM
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One Oxmoor Place

101 Bullitt Lane, Suite G-5

Louisville, KY 40222

502-425-4000

Info@wisdomchoice.net

www.wisdomchoice.net

goals

investments

risks

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retirement