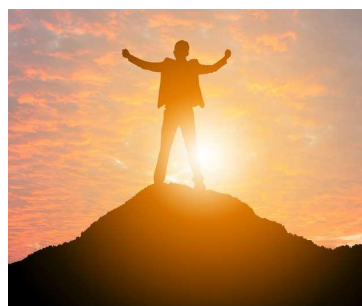


# TACKLING BEHAVIOR

## Before Investment Strategy

When it comes to money matters, we exhibit a variety of learned tendencies that we all play out every day. For instance, one person may avoid dealing with a difficult financial situation because he feels trapped and can't see a way out. Another person may focus on achieving "six figures" perceiving it as a symbol of status on which she bases her self-worth.



team of experts properly vetted to ensure they are top-notch specialists in everything from business coaching, estate planning, insurance for risk management, invest-

*Our vision is to help families make smart choices about money so they can achieve their goals, fulfill their purpose and live a great life.*

"And I can translate one into the other to help the client better understand."

The approach at Horizon Advisors is to surround clients with a

ment forecasting, tax planning and even skilled vacation planners to help client maximize what's possible with their money.

Relying on this team of ex-



perts to handle routine tasks that account management requires provides Martin the opportunity to do what he is best at: develop client relationships.

"I know that is not necessarily the traditional model," Martin said. "But, before as I was handling those issues myself, I found myself barely able to serve clients at the level I desired. So I decided to step out from performing all those roles and become the creator and coordinator of this team of experts that each work proactively in the various key aspects."

His philosophy dates back to 2007 – a time frame Martin dubs as a turning point in his career.

He was employed as a financial



advisor with a major bank and was working with a well-heeled client that had just sold his business.

"I had never met anyone before with that much money," Martin recalls. "I figured he had no problems at all. Must be nice."

Well, he was wrong.

As he got to know the client, he discovered a sad truth. The man was divorced, estranged from his children and had serious health afflictions that made movement challenging. He was

in too much pain to go anywhere on a regular basis.

"He told me, 'I never dreamed I would have this much money, but if I did dream, it would have never been like this,'" Martin said. "It just broke my heart."

That's when Martin's own personal script on financial matters blew up.

"Early in my life, I was given the mistaken notion that more money always brought more happiness. But this man's truth sent me off on a personal journey to find out what really does help a person have meaning and significance in life. I found out that money matters, but money itself was not the answer," he said.

That's when the concept of financial life planning entered his life.

The firm he was working for was going through a merger and the pressure was on for Martin to sell more products. He realized that what clients really needed was a service model that highlighted life planning in a sustainable way via a family office model versus mere completion of transactions.

Today, he asks his clients many questions before he suggests what unique strategy or what financial vehicles he recommends for their needs.

"I want to know what their background is and if there are any hang-ups regarding money that needs to be acknowledged and dealt with," Martin said. "We have a deep, deep conversation regarding their personal values associated with money. Once, we are clear on that, we can discuss goals. I find that if the goals identified by the client are based on their values, the client is more likely to follow through."

For more information on Don Martin and Horizons Advisors, visit: [horizonadvisorsla.com](http://horizonadvisorsla.com).

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