



Navigation to Safe Harbors.



THE CADRE

FINANCIAL GROUP

Jon Matthews, CFP®
(816) 505-0010
jon@cadrefinancial.com

Steve Kenemore
(816) 531-7575
steve@cadrefinancial.com

Vision - Written Personal Statement

A written statement of your Vision – a Personal Mission Statement (FFP) - is the most important work you and a qualified planner can collectively shape. A “FFP” is your Personal Mission Statement.

Core Values – A Family Financial Philosophy (“FFP”) - drills down to your core values and creates a clear Vision of what you want to achieve in life.

Save money – A well-articulated “FFP” saves you money! Professional advisors are able to suggest better strategies with less billable hours when they have already articulated your Vision.

Foundation Resource – A FFP is a foundation for you, your estate attorney, your CPA and team advisors. A person with a clear Vision is easier to help than a disorganized person. After you have articulated your Vision, you clarify your wishes for just about everyone around you - especially your loved ones. Do not wait to plan until motivated by taxes, guilt, illness or tradition. Do not stop when unpleasant conversations, thoughts and issues arise.

Pass on Your Core Values – Your FFP can communicate your core values to loved ones. A “FFP” can explain decisions to your children. A planned life has better results than an unplanned life. You show tenderness for loved ones and insure their best possible treatment when you plan for the thorny issues of life. “What you leave behind is not what is engraved in stone monuments but what is woven into the lives of others.” – *Pericles*

Be yourself not a conformist – Use your experiences to your benefit! Your Vision is about you. Your Vision is about your working life, your joys and concerns. We are all different and don't fit neatly into boxes. Happiness begins with solutions in concert with your long-term Vision. Know what you want for yourself and family. Don't chase what you perceive others to have!

Contact us to arrange a meeting. Our first hour of consulting is always free. Our meeting offers you an opportunity to ask the questions important to you for your decision.



THE CADRE
FINANCIAL GROUP

A Client Can Expect

Cadre Financial Group has a 20 year history of helping Clients realize personal Visions. Our service is summarized by:

❖ **Fee-only Advisors** - A fee-only advisor does not use commissioned products as solutions. A fee-only relationship increases the likelihood of unbiased suggestions, since no commissions complicate the process. A fee-only relationship encourages win/win relationships.

❖ **Your life** - We strive to understand the last chapter of your book before we mutually write your Table of Contents. What do you want out of life? What have you always wanted to do? Your answers will drive your strategy when you include your life goals in your financial plans. Live your life in harmony with your core values!

❖ **Information** - We strive to help you understand your plan. Happiness begins with solutions in concert with long-term Visions. Realize your intended results for you and your family. Don't chase what you perceive others to have!

❖ **Long-term relationships** - We walk with you on your entire journey. We help you stay on course and keep you focused on the values you expressed in your Personal Mission Statement. Quick fixes are an inadequate strategy for long-term solutions. Commissioned products are offered as solutions, but only multi-discipline strategies insure progression towards your Vision.

❖ **Scheduled follow-ups** - We review jointly your progress and how life changes affect your plan. Successful management of change includes life-style changes, job changes, new career paths, grandchildren, education funding, retirement, estate plans and special needs heirs. Annual reviews are a time to examine budgets and to review investment performance.

❖ **Help with confronting your mortality** - You save your loved ones from unnecessary stress when you plan for your final care, health directive, estate taxes and other end of life issues. Death may not be a distant event. How would you change your priorities if you only had 12 months to live?



Team Power

Team power – Participate in a successful team. Our world is complex. Successful strategies require a well-functioning team of professionals. You can insure a multi-discipline approach for your strategy when you forge strong relationships with a team of professionals. Your core team should include your Planner, CPA, Attorney and Registered Investment Advisor (RIA).

Checks and balances – You improve your ability to remain focused on your Vision and resist the urge to deviate from your risk profile when you have someone to help curb those urges.

Improve objectivity – Team partners can help you work through your important decisions. Impartiality regarding ourselves and loved ones is difficult without feedback. Emotional baggage, daily work demands and family demands impede thoughtful decisions and actions.

Find community service partners – Have a face-to-face relationship with those you rely upon. Local and Midwestern professionals are accessible. They are also striving to build their practices with satisfied Clients. Wills, estate taxes and estate plans – Are your will and estate plan current and in concert with your Personal Mission Statement?

Seek out certified professionals - Advanced degrees and certifications suggest dedication to high professional standards. Certified professionals (CFA, CFP, Attorneys and CPA) must meet standards of conduct to maintain their certification. Certifications are another step in ensuring that the Client's well-being comes first.

Questions To Ask Yourself

Inherited Money - *Do I understand the known effects that inherited money might have on heirs? Do any children require special consideration? Will my plans inadvertently crush any of my heirs' initiative?*

Avoid - *Commissions encourage product recommendations without full consideration of the Client's long-term plan. Seek Team input.*

Watch out - *Beware of annuities and life insurance products touted as investments products.*

Passion - *Do I have a passion in life that will sustain me after retirement?*

Investment Management

Money and investments are personal issues. Excellent asset management includes Safe Harbors for your money and reflects your core values in your plan. Will Rogers - "I'm more concerned about the return OF my money than the return ON my money."

We urge Clients to:

Understand your investments - Do you incorporate your life goals (Vision) in your financial plan? Do you understand how your investments will enable you to realize your Vision?

Honor your risk tolerance - Do you honor your value system and invest in harmony with your risk tolerance? Do you evaluate your capacity to lose your investment? Are you tempted by promises of out-of-norm returns?

Require tax efficiency – Can you realize capital gains on your schedule or do mutual funds dictate the timetable? You can work together with your CPA to time the best year for recognizing capital gains when a Registered Investment Advisor builds your portfolio.

Develop your own Portfolio - You can achieve the same diversification as a mutual fund; you also have greater flexibility.

Benchmark RIA performance - Measure all RIAs against the same index. Over an extended period, monitor and measure all RIA performance against a known standard such as the S&P 500.

Err on the side of caution – Do you take excessive risk? Assets should be titled in your name. Monthly reports and on-line access should be available. Independent audit reports by major CPA firms should be completed annually and adequate account insurance are essential.

Investment Questions

Cost of decisions – What is the total cost of decisions? Professional fees influence opportunity cost. Fees may be painful, but decisions made without professional review can cost more in taxes or reduced asset value. What feels good now may not feel so good later.

Advancement - Would my decision advance me towards my long-term Vision.

Risk - Would this investment honor my Risk Profile?

Services

Our primary obligation is to educate Clients how to make sound life decisions. We feel Team ideas are indispensable for multi-faceted feedback for the development of a long-range strategy. Your life goals should be incorporated into your financial plans.

Basic Team Services

Traditional financial plans and life plans • Personal Mission Statement and legacy goals • Evaluation and discussions of life-style changes, job change, new careers • Special Needs, legacy and charitable plans • Recommendations of Register Investment Advisors (RIA) • Budgeting – current and retirement • Retirement Plan overview, maximization and simplified administration • Risk minimization for Plan Sponsors of retirement plans • Family trusts, foundations and charitable strategies.

Business Services

Minimize Plan Sponsor liability and maximize owners' benefits in Retirement Plans • Written Business plans and integrated business models • Legacy discussions – Sounding board for your Vision - family business traditions, children in the family business, loyal employees who added to your success, sale of the business, the buyer as a partner (the importance of a buyer you respect and can work with), business sale strategies • Real estate strategies and consulting - Development, land use, real estate analysis and pre-listing evaluation

Fees / Clients

Fee-only advisors - Our compensation is hourly or based on a percentage of your accounts. A fee-only and team structure are a proven strategy.

Client Profiles: Cadre Financial specializes in Clients with a net worth of \$250,000 and above, exclusive of their home. We also partner with family members of existing Clients and persons planning for inheritances or retirement rollovers.

Jon Matthews, CFP® • (816) 505-0010
Steve Kenemore • (816) 531-7575



THE CADRE
FINANCIAL GROUP