



It is tremendously exciting when client/friend falls in love with the craft of wealth-building in support of their path of purpose and passion.

If you are seeking a long term relationship with a seasoned and partnering financial professional with over 3 decades of experience - one who stands ready to: meet you at the crossroad; engage you deeply in a process of identifying your life vision, needs, and core values; and who will walk with you steadfastly along your own wealth-building pathways, please call for an initial consultation.



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4 LIFE QUESTIONS FOR CHARTING YOUR COURSE

- ❖ What is a life well lived? – i.e., what, in the end, truly matters in life?
- ❖ What do you feel is your greatest gift or ability?
- ❖ Describe in detail what your ideal day would look - and feel - like! (Dream outside the box.)
- ❖ If we were sitting together 3 years from now, what would have needed to happen in your life to feel successful? – i.e., What would have needed to have changed:

PHYSICALLY
MENTALLY
EMOTIONALLY
SITUATIONALLY
FINANCIALLY
SPIRITUALLY



If we fail to ask ourselves these kinds of Big Life questions, how can we ever expect to live and experience our own real wealth and fullest truth? ... We can't!

I look forward to hearing from you just as soon as the time is right for you to consciously take on any crossroad challenges and re-vision the next phase of your living legacy by charting your financial-life course and preparing to set sail!

It's a wonderful journey and an honor to join in partnership.

Matt Clements



Wealth is the ability to fully experience life.

~ Henry David Thoreau



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FIRST THINGS:

One of the very first things we do when we enter into a relationship with you is to engage in an in-depth process of self-discovery and visioning. Only from this engaged sense of self do we find it effective to dive into the traditional role of financial advisor with our thorough set of financial analyses, growth markers, and set of strategic and customized investment scenarios.

But that is not the *whole* of what is essential to creating a life of true wealth. Next we work with you to create and install your own customized *Financial Navigation System* (FNS) for successfully navigating your wealth-building plan in real life, in real time, and with real changing life circumstances (*Think: GPS app "WAZE" concept applied to navigating your financial life.*)

Some of the first key questions we work with you to answer are these:

- ❖ *What are your core values and definition of a successful life?*
- ❖ *What (before you die) do you most wish to accomplish, experience, give or receive?*
- ❖ *If you could do or be anything in life, what would you do/be?*
- ❖ *What do you own today and what are the common risks with these products?*
- ❖ *Are you positioned correctly right now to not run out of money i.e., to support your lifestyle at present as well as into your retirement?*
- ❖ *Is your financial management system up to date and securely integrated? -i.e., do you have your living trust, estate plan, insurances, charitable bequests, legacy planning, and investment strategies appropriately aligned to security and performance? (If no, or if it's been more than 2 years, it is important to review your portfolio or at least get an independent second opinion.)*
- ❖ *How will you stay on course with your wealth-building plan as life events change?**

SERVICES:

ESTATE PLANNING:

- * *Financial Navigation System* (FNS)
- * FNS Private Executive Retreats & Counsel
- Core Values & Life Assets Assessment Process
- Cash Flow Analysis
- Trust Planning
- Managed Account and Reporting Systems
- Income Portfolios (cash flow)
- Investment Portfolios (wealth building)
- Estate Planning
- Special Needs Trusts
- Charitable Gifting

BUSINESS PLANNING:

- Partnerships & Buy Sell Agreement Planning
- Business Continuation
- Business Transition Planning
- Employee Benefits

INVESTMENT INSTRUMENTS:

- IRA's
- Mutual Funds
- Stocks and Bonds
- Alternative Investments (i.e, Green)
- Charitable Giving and Legacy Structures

INSURANCE PRODUCTS INTEGRATION:

- Group and Individual Policies
- Disability & Long-Term Care Policies
- Life Insurance Policies

** Please ask about our unique proprietary **Financial Navigation System (FNS)** and **Executive Private Retreats**; and experience your life and wealth take on a whole new dimension of richness.*



Mattawe P. Clements, RIA is a seasoned professional and Registered Investment Adviser with nearly 3 decades of financial consulting and investment management expertise.

What we feel most distinguishes us from the many alternatives (both the generic Clearing Houses and the many smaller investment firms) is this:

We specialize in working with a small, select set of individuals who frequently reach out to us during a significant life transition and re-visioning (such as divorce; loss of a loved one; retirement and inheritance planning and mediation; and second half of life re-visioning or entrepreneurship).

We understand that crossroads can be both financially dangerous and/or a tremendously freeing time! At these life-altering junctures, we most often must face many complex and deeply personal challenges of identity, security, and the need for reformulation of life meaning and direction.

To seize the new potential on the other side of the crossroad, often requires an inner process of self-discovery and renewal, including: a conscious facing down of fears; a new relationship with self-wealth and finances; and a clear stepping beyond patterns that no longer serve your vision. In this self-renewal process, we uniquely serve as personal confidant, and professional liaison with your professional team (accountant, attorney, insurance agent, health care advocate etc.) to assure that an effective and holistically-integral financial plan and investment structuring process is in place, and your own customized *Financial Navigation System* (FNS) is up and running through our ongoing communication.

We are deeply motivated and genuinely inspired to serve women and men at a life crossroad who come to realize that this is their time!*

