



THIS IS WHY YOU NEED
A PERSONAL CFO

Think for a minute about the personal wealth you're creating through your lifetime. That wealth can have a huge impact on your own life, your family, your community and even the world at large – if you take the right steps to make smart decisions about your money.

Trouble is, as busy people, we typically forget to pay attention to staying on top of our personal finances. We let important tasks slide; or, worse, try to take on complex issues like tax and estate planning without proper guidance.





EVEN THE HELP WE
GET DOESN'T ALWAYS
TRULY HELP US.

It could be said that most families are sorely lacking coordination when it comes to their finances.

They might have an attorney, a CPA, a wealth manager and an insurance professional and assume they're all set. Unfortunately, those professionals

rarely talk to each other, and that can lead to costly mistakes.

The solution, according to Nolan Baker, is to borrow a concept from the business world:

the CFO. A Personal Chief Financial Officer is someone who helps you keep your personal financial life healthy, just as a company has a CFO in their business

to address those key financial issues. Small business owners, who are their own CFO, can get coaching for their businesses as well through Nolan's firm.

Why, exactly, might you want a Personal CFO? As Baker points out, "The financial side of any family unit is a lot like the financial side of a business."

In both cases, crucial decisions must be made about spending, saving, investing and planning for future growth. Most business owners strong suit is in leading and inspiring people – not in tackling the financial details. The same could be true with your personal finances. You have strengths and weaknesses and you and your family may need a financial leader who can present you with good financial ideas, act

as a sounding board, create a financial road map for you, and work with you to ensure that you are hitting your goals.

A Personal CFO is someone who has embraced a new approach to advising that is holistic, taking in the full financial complexities of their client's lives. Instead of just focusing on current needs or crises your Personal CFO is positioned to work with you over a long period of time – years and even decades – so you can

work together as your family evolves and grows.

The reason this approach works well is because the emphasis is not on strict adherence to a "set in stone" plan, but rather the emphasis is on outcomes and is adaptive – getting you and your family what you need now and into the future! As you'll see, a Personal CFO can help streamline a family's complex financial life and all the moving parts that are required to manage it.



FINDING A TRUE PERSONAL CFO

What does a Personal CFO look like? And how can you find one? After all, with hundreds of thousands of financial

professionals practicing, you need to be able to tell a true Personal CFO from a glorified salesman. Here are

three characteristics that I believe top Personal CFOs possess. You should expect that any professionals

you work with or are considering engaging with possess these key traits.

1. THEY LOOK BEYOND YOUR FINANCES.

You'll have no trouble finding plenty of financial professionals who focus mainly or even exclusively on investments. In contrast, Personal CFOs go well beyond investing to solve the full range of challenges that families face and need to solve. For most of us, those concerns can run the gamut from mitigating taxes, transferring our assets to heirs, to protecting our wealth from being stripped from us due to a health care crisis, to charitable giving and philanthropy in our communities. Getting specialized guidance in these and other areas is crucial to the long-term financial health of families today.

2. THEY USE A DEFINED AND DISCIPLINED PROCESS TO ADDRESS YOUR FULL RANGE OF NEEDS.

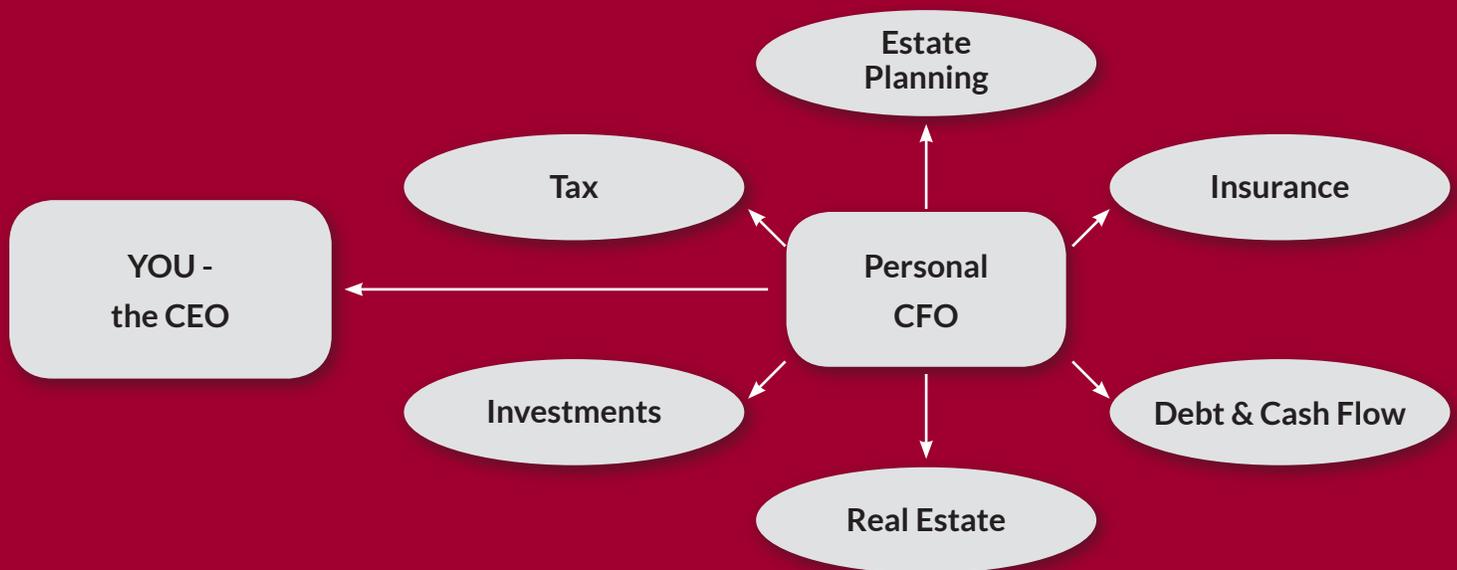
One of the most valuable services that all Personal CFOs offer is done at the beginning of the relationship in what is often called the discovery process. This process involves the Personal CFO asking a broad range of questions to understand you beyond just your financial statements, gaining insight into your most important values, aspirations, interests, and fears – what Baker refers to as your “Goals, Dreams, and Desires”. The process helps you and your Personal CFO gain much needed

clarity on where you are today, where you want to be down the road, and how to go about closing the gaps. Why is this important? As individuals, we want to realize an excellent quality of life for ourselves, our families, and other people and causes that are important to us. Personal CFOs understand that fact and the discovery process brings all these important issues to light.

3. THEY WORK WITH TEAMS OF SPECIALIZED PROFESSIONALS ON YOUR BEHALF.

No one person – not even the smartest financial professionals in the world – is a top-shelf expert in all of the varied and complex areas of finance that families need help with. That's why Personal CFOs make a point of building and working with teams of experts in all of the key areas that impact entrepreneurs. Plus, are willing and able to proactively work with a family's current professionals. In Baker's case, for example, he has access to specialists including CPAs, estate planning attorneys, business consultants, mortgage, home and auto, and long-term care specialists, to care for all his client's needs.

Imagine one person standing with you at the center of your Financial Strategy, helping you bring together the right people to build your Preferred Future:



You have put a lot into your family – not just money, but the proverbial blood, sweat, and tears – and, if you are like most people, so has the rest of your family. You owe it to them to do your best to get it right, and the Personal CFO can be a great resource to help make it happen.

**TO LEARN MORE, LET'S HAVE A CONVERSATION
FEEL FREE TO CONTACT ME AT:**

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Our initial meeting is no cost or obligation and is designed to talk about what is important to you and your family. We also provide our potential clients a written summary of recommendations so they can make an educated decision on which if any services we can help add value.

Advisory Services offered through The Retirement Guys Formula, a Registered Investment Adviser. Securities offered through Peak Brokerage Services, LLC. The Retirement Guys Formula is a separate and independent entity from Peak Brokerage Services, LLC. Member FINRA/SIPC.

*Nolan Baker is a licensed investment professional and does not provide tax or legal advice.
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