



HELPING YOU
LIVE YOUR BEST LIFE



LIVE YOUR BEST LIFE ... *ON YOUR TERMS*

If you have worked with financial firms in the past, you may be surprised by our approach. The difference is not so much *what* we do, but *how* we do it and, more importantly, *why* we do it.

We “get it.” Life is complicated, and no two clients or situations are the same. You may be nearing retirement and concerned about maintaining your lifestyle in light of rising costs. Maybe you are recently married and trying to figure out how to juggle competing priorities. Or perhaps you’ve unexpectedly found yourself alone with a host of emotional and financial matters to address at a time when you may not feel the best prepared to do so.

Our founder, Rick Campbell, understands the deep human need to have a sense of purpose and well-being. This is especially true when faced with the unique challenges inherent in various life-stages. After 13 years working at large financial institutions, Rick aspired to build a firm with a much greater purpose than meeting sales goals or enhancing shareholder profits. Rick believed that by improving the well-being of clients and helping them live their best lives, we would improve our own well-being, resulting in a life-enriching experience for both employees and clients.

It is not what we do that makes the difference, but why we do it. *We are driven to help every client achieve financial independence and live their life on their terms.*

Purpose

The singular purpose upon which Financial Independence was built still drives the firm today—to help you live your best life on your terms. We strive to improve the overall well-being of our clients—maximizing peace of mind, financial security, and confidence, while minimizing stress, anxiety, and uncertainty. We help clients answer questions like “Am I going to be OK?” “Am I doing the best I can?” and “How can I bring more meaning to my life by aligning my resources with my values?” This is what we mean when we say financial independence.

Process

Many advisors do a quick plan to sell a product or say they do financial planning. Developing a comprehensive plan with the purpose of improving your well-being is much more than that! A plan that achieves your desired outcomes must reflect your purpose, your aspirations, and your values about money and life. Your financial plan will not be based on a “one size fits all” template or a one-time event. Instead, we will lead you through a dynamic process that empowers you to evaluate all your options and choices—a process that adapts as your life unfolds.

Outcomes

Our clients’ long-term well-being and financial independence are the ultimate measure of success—not only for our clients, but for us as well. It is why we do what we do. We deeply understand the challenges of competing financial priorities and the resulting trade-off decisions that you must make. We can help you achieve a balance between enjoying and appreciating life today while preparing for tomorrow—a balance that reflects outcomes aligned to your values and priorities and ultimately the knowledge and confidence that you’re going to be OK.



CONFIDENCE (CFD)	19.21 (0.81%) ▲
UNCERTAINTY (UNTY)	2.03 (2.1%) ▼
ANXIETY (ANX)	0.78 (4.01%) ▼
PEACE OF MIND (POM)	27.08 (5.33%) ▲
SECURITY (SEC)	11.37 (2.02%) ▲

We Are a Firm Built to Build Trust

Financial Independence has been an independent Registered Investment Advisor (RIA) since 2009.

- As a fiduciary, we hold ourselves to the highest standard of care and act in the best interests of our clients at all times
- We are not tied to any particular investment products or fund families
- We do not accept investment securities commissions, trailers, or transaction fees

We work for you, providing guidance and advice tailored to your particular situation, goals, and objectives.

THE PEOPLE WE WORK WITH

Our clients share a common theme: **They value financial advocates with integrity, and financial planning that takes into account all their needs and goals.** We work with people from a variety of backgrounds and have expertise in different life stages:



Baby Boomers

People in or near retirement who want to know where they stand and are concerned about:

- Maintaining their lifestyle while sustaining retirement assets in an age of longevity
- Making money last by developing a comprehensive investment strategy, minimizing taxes, and optimizing Social Security benefits
- Managing the impact of rising health care costs and long-term-care events that can deplete assets

Families

Young, married couples (some of whom are the children of our older clients) who are:

- Stressed about the demands of their careers, raising a family, and various financial obligations
- Concerned about enjoying life today while saving for college educations, retirement, and unforeseen events
- Confused about how to even begin the process of developing a plan of action to address life's new challenges

Suddenly Single

Individuals who, whether through death, divorce, or relationship breakdown, find themselves disheartened and are:

- Dealing with the emotional impact of their loss or separation
- Where applicable, carrying the additional angst of having relied on their partner or spouse to manage their finances
- Quite often vulnerable and in need of honest, professional guidance



HOW WE MEET YOUR NEEDS

The first step in meeting your needs is to understand them. The financial complexities of today's world are daunting. You must prepare for retirement, invest your money, minimize your tax bite, make sure you don't outlive your assets, pay for college, juggle the needs of dependent children and parents, protect your estate and those you love, and the list goes on. What's more, it can be overwhelming to tackle these issues while still going about your daily life. There are many competing priorities.

We recognize the importance of enjoying rich life experiences today and along the journey to tomorrow, driving purpose and meaning in your life, feeling good about your decisions, and knowing you're doing the best you can. Yet many people struggle with knowing where to turn for sound, objective, professional advice. Advice from someone that you trust. Advice from someone whose own sense of purpose and meaning comes from something bigger—enabling clients to live their best life. That is *why everything we do is intended to help you achieve a healthy relationship with your money, improving your life today and tomorrow.*

An Approach Aligned to Your Needs

When you meet with us the first time, there will be no paperwork to sign. We are not trying to make a sale but, rather, build a lasting relationship forged in trust and expertise. We will coach you on what you should know about selecting a financial advisory firm and share with you what we believe to be the best practices in that regard.

Should you decide to work with us, we will:

- Complete an in-depth discovery of your goals, values, priorities, and risk tolerance
- Assess where you stand today
- Develop scenarios for achieving your goals
- Help you make informed decisions regarding the various options available to you
- Provide guidance and advice customized to your specific situation

Our goal in seeking to understand your unique self is to ensure the plan we develop for you “feels right” and is a workable tool for you to use to achieve your goals. We will also partner with other professionals such as CPAs and attorneys as needed to implement the plan.

Even after your financial plan is implemented, the process continues. We stay in regular contact with you so we can make sure that we continue to understand your needs and goals, adapting your plan alongside your life.



Financial Planning Based on Your Highest Priorities

Recognizing that life is a series of trade-offs and that we can't have it all, we work with you to determine your highest priorities. What do you want your money to do for you? Do you want to retire or make work optional, fund your children's education, or plan for a new transition or endeavor in your life? Based on your priorities, we will build a financial plan that aligns financial decisions with your personal values, enabling your money to serve your most important life goals.

Investment Planning That Manages Behavior, Not Just Assets

To varying degrees, we are hardwired to avoid pain, play it safe, and pursue pleasure. That means investment management that disregards your emotions and behaviors just won't work.

We provide coaching and reassurance so you can feel calm when the markets are not. We help you understand and put into perspective short-term market swings so you can stay focused on your long-term goals. Your investment portfolio will be tailored not only to your goals, but also to your tolerance for risk—so you can stay the course for the returns you need to achieve your dreams.

Diversification of Funds, Markets, and Strategists

The asset allocation decision is often touted as one of the most important decisions when it comes to a sound investment strategy, and we agree. Your portfolio will be based on the principles of diversification—but not only of underlying funds.

We take diversification to a level beyond just which funds to choose or what areas of the market to invest in (i.e., stocks, bonds, or cash). We create a high-quality team of competing investment strategists, each bringing a unique approach to asset allocation and investment decision-making.

We think it is impossible to consistently pick winning managers, funds, and stocks. By having multiple investment strategists on your team, we strive to reduce the risk associated with having just one approach, as you will find with many financial companies.

Technology with a 24/7 View

We have carefully selected technology platforms to help you gain clarity about your money and make better decisions. Your accounts will be linked in real time so you can see the big picture whenever and wherever you want. And because your trust is the cornerstone of our relationship, we select and use technology with a focus on safeguarding your privacy and security.

Conflict-Free Compensation

We want to build a relationship with you for the long term. Central to this relationship is your trust that we will do what is best for you. It is why we:

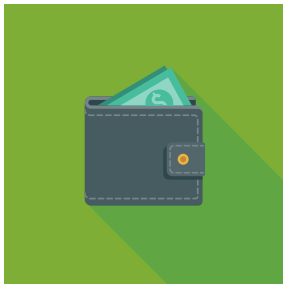
- Are a Registered Investment Advisor firm with a fiduciary obligation to always put clients' interests first
- Sell no proprietary investment products
- Receive no investment securities commissions or trading fees
- Are an independent firm and do not answer to a national investment company
- Affiliated with an independent custodian to hold and safeguard your assets

Our priority has always been to help clients succeed. If you are successful, then we are successful. Simple as that.

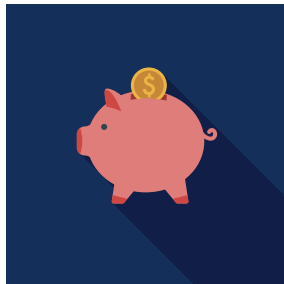
A Company Built to Serve You

Financial Independence was founded on an obsession to help people achieve financial comfort and security. Our values drive the organization, not the other way around. To help ensure the success of our mission, our founder, Rick Campbell, has meticulously chosen each person on our team for their integrity, ethics, concern for clients, and desire to have a higher calling than simply making a living. We believe our purpose is to use our collective education, experience, and goodwill to improve the well-being of our clients—*To Achieve Financial Independence and Live Your Best Life on Your Terms.*

OUR SERVICES



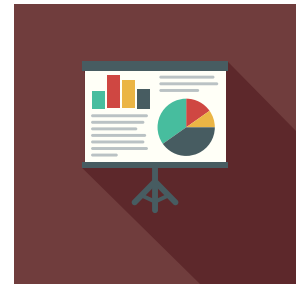
Financial planning



Retirement planning



Social Security optimization



Investment management



Education planning



Insurance needs analysis



Tax planning guidance



Estate planning guidance



Let us help you live your best life. Contact us today for a free consultation: **401 681 4825** or **info@fi-ri.com**.

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