

# SMART MONEY

Being an accomplished,  
depletion-resistant wealth steward

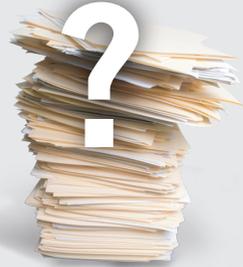
- 5 WEALTH DETRACTORS TO AVOID
- 5 WEALTH ENHANCERS TO EMBRACE
- 1 INTEGRATED FORMULA FOR SUCCESS



# 5 Wealth Detractors to Avoid

## 1 Avoid inferior perspectives

In order to be an accomplished, depletion-resistant wealth steward, it is essential to have a precise understanding of your strengths, weaknesses and vulnerabilities at all times. A superior perspective can be gained with a color-coded strength (green), weakness (yellow) and vulnerability (red) dashboard. An inferior perspective is missing such intuitive clarity.



## 2 Avoid inferior systems

Automating most aspects of your finances is not merely a modern convenience, it's a critical necessity in today's world. Superior systems put organized data at your (and your advisor's) fingertips. Inferior systems take too much time and effort and end up frustrating action and results.



## 3 Avoid inferior structures

Structure brings order to things that could otherwise be chaotic and confusing. Superior structures organize your finances in ways that make it easy to understand, act and avoid trouble. Inferior structures are plagued with complexity, ambiguity and cost.



## 4 Avoid inferior support

Technical competence, experience and undivided loyalty are essential elements of superior support. Avoid unnecessary conflict by making certain your lead advisor abides by five standards:



## 5 Avoid inferior discipline

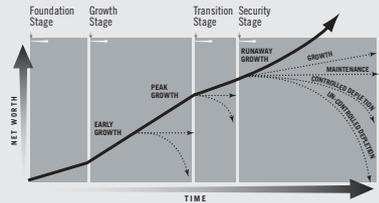
Success comes from being specific and proactive, failure from being vague and reactive. Being vague and reactive is the tell-tale sign of a discipline that needs to be improved.

**VAGUE & REACTIVE**

# 5 Wealth Enhancers to Embrace

## 1 Embrace the Stages of Financial Freedom®

Your path on the Stages of Financial Freedom is in your control. External factors like the financial markets and economy influence results, but you need not be at the mercy of them. The key to mastering wealth is harnessing the levers under your complete control.



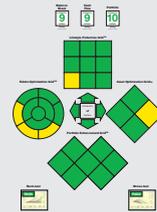
## 2 Embrace the Five Guiding Principles

Here are the five liberating principles behind our patented system:

- Make your balance sheet, cash flow and portfolio your friend, not your foe.
- Compare your finances to standards of excellence and utilize them to direct you to making optimal enhancements.
- Back-test and stress-test your plan under various scenarios to further reveal strengths, weaknesses and possibilities.
- Know what is pulling you forward, holding you back, and serving you best.
- Be specific and proactive by identifying and implementing strategic actions that will result in the best permanent changes and advantages.

## 3 Embrace the 35 Essential Strengths

The elastic limit threshold of your wealth (how much stress it can withstand before being irrevocably damaged) can be measured and optimized in many ways. We focus our clients on the 35 Essential Strengths via our proprietary color-coded dashboard.



## 4 Embrace all forms of wealth creation

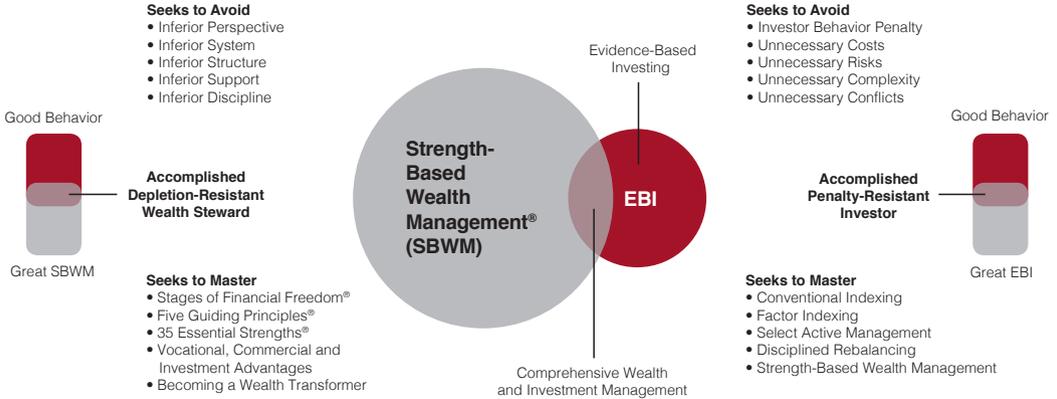
We think it is flat-out wrong when an advisor only helps you and your family manage one aspect of wealth. Comprehensive wealth management seeks to help you optimize all four forms of wealth:

- ✓ Your Portfolio
- ✓ Your Business Ventures
- ✓ Your Real Estate
- ✓ Your Career/Vocation

## 5 Embrace becoming a Wealth Transformer

Once wealth is harnessed, it can be utilized in wonderful ways to enhance your life experience and many others. The journey from consuming wealth, to creating wealth, to harnessing wealth is what we call the journey of the Wealth Transformer. Make it one of your goals to be a humble, generous and happy Wealth Transformer and expect your life and many others to flourish.

# OUR FORMULA FOR SUCCESS: SBWM + EBI = WEALTH MASTERY



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## JANICZEK WEALTH MANAGEMENT

Named among the top, best, and most exclusive wealth advisors in nation multiple times\*



Barron's

2018, 2017, 2016, 2015, 2014

Financial Times

2017, 2015

AdvisoryHQ

2018, 2017, 2016



Mutual Funds Magazine

Worth Magazine

CIPA

### IMPORTANT DISCLOSURE INFORMATION

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### Award Selection Criteria for Top Financial Advisors

**Barron's Top Advisors:** Rankings are based on data provided by advisors. Included factors were assets under management, regulatory record, revenue produced for the firm, quality of practice and philanthropic work. Investment performance is not an explicit component.

**Top Financial Advisors/Financial Times:** Rankings are based on data provided by investment firms. Included factors were assets under management, asset retention, years of experience, FINRA compliance record. Investment performance is not an explicit component.

**Advisory HQ:** Rankings are based on data provided by investment firms. Included factors were fiduciary duty, independence, transparency, level of customized service, history of innovation, fee structure, quality of services provided, team excellence and wealth of experience.

**Mutual Funds Magazine:** Rankings are based on data provided by investment firms. Included factors were nomination by peers, higher education, professional accreditations, SEC and state registrations, fee structure, assets under management, minimum client portfolio, years of experience and SEC filings. Investment performance is not an explicit component.

**Worth Magazine:** Rankings are based on data provided by investment firms. Included factors were

Sources: Barron's March 2018, 2017, 2016, 2015, 2014; Financial Times June 2017, 2015; Advisory HQ March 2018, 2017, 2016; Mutual Funds Magazine January 2001; Worth Magazine July 2002, January 2004, October 2004, October 2008.

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