BEYOND WEALTH

BEYOND WEALTH

An Authentic Approach to Growing and Managing Your Wealth with Integrity and Purpose

RICK HADRAVA

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Beyond Wealth, Rick Hadrava —1st ed.



DEDICATION

To my wife, Ann - Thank you for supporting me through this process. You are steadfast and quick to keep me grounded. I could not do it without you, and I am grateful to have you as my partner for life!

To my children, Kathryn and Turner - A father could not be more proud. Love you both.

To my friends - You challenge me, bring out the best in me, and you are always there to remind me how lucky I am to know you.

To Steve Gordon and the team at Million Dollar Author - Thank you for pushing, prodding, and partnering to make this little project a reality. I am impressed by your organization.

To Ted Miller - At a time when my confidence was challenged, you verbally punched me between the eyes and told me I didn't have a confidence problem but a short-term problem, and that momentum was the answer. Words have seldom been more meaningful or needed.

To my clients - Thank you for allowing me to serve you and your families and for treating me like family. You are the reason I love getting up and after it every day! I am grateful for you all.

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PREFACE

I have been asked some interesting and sometimes challenging questions over the years. It comes with the territory. However, when I think back on those questions, two stick out the most.

"What makes you the expert?"

"Why would I pay to have you manage my money?"

Years ago, I decided to grow my expertise by getting my exit-planning designation so I could provide greater value to my business-owner clients. I realized that business owners were looking for more than wealth management, and I wanted to be a valuable resource for them.

Over lunch one day with a CPA whom I was attempting to forge a relationship with, I was asked matter-of-factly, "What makes you the expert, Rick?" I froze. I had no words - which if you know me is pretty rare.

Another time, I was asked by a family member I respected, "Why would I pay someone to manage my money?" I avoided answering the question, as the truth of the matter

was, my mind raced for answers I could not articulate in that moment.

Both questions have stayed with me over the years, and they came to the forefront of my mind again as I set out to work on this book. The purpose of this book is to answer both of these questions and share my experience of more than 30 years working with successful business owners and families.

Let me be clear, I am no writer. This process has been more difficult than I ever imagined it could be. However, with the help of some talented people who literally pulled it out of me, I feel we have created something we can be proud of, and you might find helpful.

I always comment to prospective clients when we meet for the first time that I hope they get at least one thing of value from our time together. I would say the same here, as you take the time to read what I am sharing. If you get just one thing of value from this book, then it will be "mission accomplished."

INTRODUCTION

Designing a Life Beyond Wealth

"Freedom begins when you make the decision to focus on what matters most, and say no to the rest."

- Rick Hadrava

What happens when you achieve everything you've worked for—financial success and the ability to take care of your family—but you still feel weighed down by the giant responsibility of overseeing it all? You didn't work ***this hard*** to spend your time managing endless details and decisions.

You want the freedom to focus on something far greater—living an extraordinary life, one filled with meaning, purpose, and impact.

Congratulations! By picking up this book, you've already taken the first step toward creating a life that's not just about wealth but about freedom, legacy, and fulfillment.

Picture the entrepreneur who sells their business after decades of hard work, ready to let go of all the stress and

minutia, only to find themselves feeling overwhelmed by the endless new lists of obligations. ***How will they manage their wealth so it carries them through retirement? What considerations and resources will they need to securely plan for their needs today and in the future? What about the things they want to happen beyond their basic needs throughout their lifetime and beyond? Who can they trust to help them navigate their new and next chapters of fulfillment?*** They're not just concerned about ***sustaining*** their wealth; they're also afraid of wasting their most valuable resource: TIME.

Or, consider the retired couple who, after years of diligent saving and planning, are ready to pursue dreams of travel, hobbies, and family time. They're thinking about the experiences they still want to create. Yet, the reality of retirement brings new concerns: ***Will our money last? How do we deal with rising healthcare costs? What about long-term care?*** All too often, what should be the most fulfilling chapter of their lives feels clouded by doubt and the fear of making the wrong financial moves.

This is the reality for many high achievers. Financial success is an incredible milestone, but it's not the finish line. For most of us, it's the starting point for a new set of questions:

- *What's next?*
- *How can I make my money work for me so it lasts and allows me to pursue my passions?*
- *How do I create a legacy that reflects my values?*

- *Who can I trust to guide me through these decisions while freeing me to focus on the bigger picture?*

***These challenges reveal a key truth:** the strategies that help you accumulate wealth aren't the same as those needed to sustain it while living a life of joy and meaning.*

Market downturns, tax liabilities, healthcare costs, philanthropic planning, and intergenerational wealth transfer all require a tailored, holistic approach.

Many financial advisors tend to focus primarily on portfolio performance, but overlook the bigger picture: ***your values, priorities, and the goals that truly matter to you.***

Picture an eagle soaring above the countryside, able to see how lakes, rivers, and fields connect as part of a larger whole. That's the kind of perspective you deserve from a trusted advisor - someone who can zoom out and integrate every aspect of your financial life into a cohesive strategy. Protecting your assets and growing your freedoms requires nothing less than this kind of clarity.

This is the gap this book seeks to fill. It's not about generic advice or one-size-fits-all strategies. It's about creating a mindset shift, understanding that **true freedom comes not just from having wealth, but from knowing how to align it with what you value most.**

With over 30 years of experience in the wealth management industry, I've helped clients secure legacies worth millions,

avoid critical tax pitfalls, and design lives that reflect their highest aspirations. I've seen firsthand how looking at the big picture can give people not just financial security, but the peace of mind to focus on what truly matters to them—which, in my opinion, is the definition of freedom.

In this book, we'll explore how to:

- Gain clarity on what's truly important to you
- Overcome overwhelm and focus on your priorities
- Align your financial resources with your values
- Leverage the expertise of others to create a purposeful and fulfilling life

This isn't just another financial planning book. It's a guide to designing a life beyond wealth—a life where you're free to spend your time, energy, and resources on the things that bring you the most joy and meaning.

Are you ready to stop being controlled by your money and start designing a life that excites you? Let's get started.

CHAPTER 1

More Than the Money

"Achieving a level of financial success and optimizing it for life's bigger goals are two very different challenges."
- Rick Hadrava

Congratulations - we made it!



You and I have achieved something many will never experience: financial success that has the potential to

create even more possibilities. We've worked hard, been disciplined in our approach, and taken the necessary risks to get here.

How did ***you*** get here?

- Some people build a successful business, fight for its growth, and ultimately sell it to reap the rewards of their efforts.
- Others climb the corporate ladder, dedicating years of time, energy, and expertise to their career.
- Some receive a financial windfall or inheritance, opening the door to all sorts of possibilities (and more than a few questions and concerns).
- And some are now retiring, or a few short years away from doing so, and are focused on defining the next few chapters of their lives.

Whatever the path taken, you've reached this important milestone.

But what does that mean for you? And what comes next?

The Difference Between Financial Achievement and Freedom

In order to answer those questions, let's define what freedom means to you - because on some level, all humans strive toward freedom. We all define it a little differently, but it's undoubtedly one of the reasons we work so hard - so we can someday be "free."

Your unique definition of freedom will give you clarity about how you want to live your life moving forward, and the actions you'll need to take to bring that life into your experience.

So, how do you measure freedom? If you had it, what would your life look like?

For many of my clients, the answers to these questions aren't as straightforward as they imagined. They've all achieved financial success, but it didn't come with the sense of freedom they thought it would. Here's why:

Financial success doesn't automatically equal freedom.

While financial success may be the ***gateway*** to many other freedoms in life, it almost always comes with greater complexities and more demands. The path to understanding this begins with recognizing that there are four distinct levels of financial success:

1. **Baseline Financial Success:** This is where your basic needs and necessities are covered. You no longer worry about paying the bills or affording essentials like housing, food, and healthcare. It's a stable foundation, but it often leaves little room for long-term planning or aspirations. For example, think of someone who's retired with just enough savings to cover their monthly expenses but feels anxious about any unexpected costs or emergencies, let alone any dreams of travel or other extravagances.

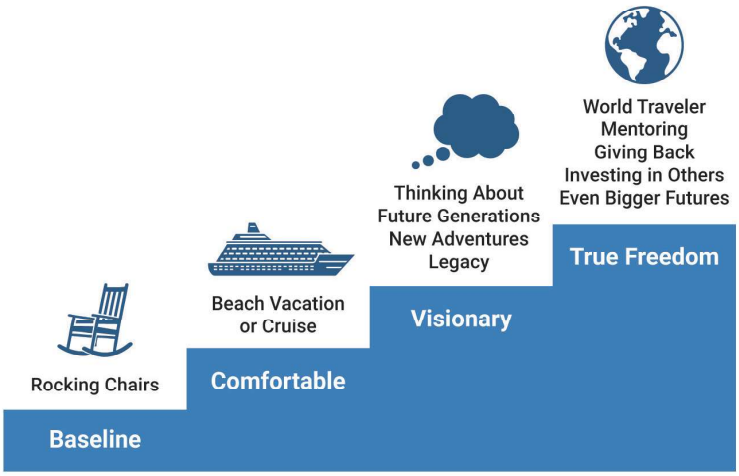
Baseline success provides stability but not security or real freedom.

2. **Comfortable Success:** At this level, both your needs and wants are met with ease. You can afford some discretionary spending—things like travel, dining out, and hobbies—without financial stress. For instance, a couple in this category might take annual vacations, renovate their home, or spoil their grandchildren without hesitation. However, comfortable success still relies on consistent financial management to avoid slipping back into worry.

3. **Visionary Success:** This is where you begin to focus on the future, including philanthropy, legacy-building, and long-term wealth preservation. At this level, you have the resources to make a meaningful impact on causes you care about, provide for future generations, and leave behind a legacy that reflects your values. For example, someone in this stage might establish a charitable foundation, fund scholarships, or set up a trust to ensure their wealth is used intentionally for decades to come.

4. **True Freedom:** True freedom is the pinnacle of financial success. It's not just about having enough money; it's about living a life fully aligned with your values, passions, and priorities. At this stage, you have the confidence to make decisions without fear of financial repercussions and the clarity to

focus on what truly matters. For instance, a client at this level might spend their time mentoring and even investing in others, traveling the world, or pursuing creative passions while knowing their financial future is secure. True freedom is expansive, purposeful, and deeply personal. It's not just about today, but the generational impacts of even bigger futures for yourself and others.



My goal is to help my clients reach the fourth level—where true freedom lives. But here's what often holds people back:

The Challenge of Overwhelm

The world has never been noisier. Life moves at breakneck speed. We are inundated with 24-hour news cycles, endless social media scrolls, and constant demands from others. We're pulled in countless directions, and the

sheer number of options and obligations we face each day is overwhelming.

This is the trap of too many choices and the culture of busyness. How often do you find yourself distracted by smaller, less important tasks while the things that truly matter get pushed aside?

Some of these challenges may be beyond your control, but others might be self-inflicted. We tend to bury ourselves under daily demands, focusing so much on what's immediately in front of us that we develop tunnel vision—moving from one task to the next without pausing to ask if we're holding ourselves back from living a life aligned with our deeper desires.

I know many wealthy people who never seem to have time. Despite their financial success, something or someone is always vying for their attention. Conversely, I know financially successful people who seem to have all the time in the world. Why? What are they doing differently? (Stay tuned for the answer in Chapter 5!)

Don't get me wrong—financial success is important. But when it's not aligned with your true desires and purpose, it can feel more like a burden than a blessing.

Imagine having the time to pursue your passions without worrying about day-to-day financial decisions. Imagine strengthening relationships with the people you care about most because you're no longer tied down by the chaos of

busyness. Imagine having the freedom to make choices that reflect who you are and what you want in life—the freedom to pursue ***what*** you want, with ***whom*** you want, ***when*** you want, on your terms. Not at the expense of others, but often in ways that benefit them, too.

While the path to freedom is unique for everyone, make no mistake: **this is what true freedom looks like.**

Common Obstacles to Freedom

Here's what I often hear from my clients:

- **Overwhelmed by decisions:** Some are buried under a mountain of choices, unsure how to prioritize their time or energy.

- **Self-managed wealth management vs. Time:** Others enjoy managing their wealth but sacrifice valuable time and opportunities to do so, often unknowingly short-changing themselves and their families along the way.

- **No time for the bigger picture:** Many confess they have no time to focus on anything outside their immediate concerns, let alone long-term wealth management.

- **Generic advice:** Some have sought help from advisors, but feel they're just another number,

receiving generic, short-term investment advice that doesn't seem to reflect their wants and needs.

- **Lack of clarity:** Many have no written goals or a clear understanding of where they stand today. What are their targets, and how do they measure their progress? Are they just going through the motions, or do they feel confident that they're headed in the right direction with the ability to navigate what lies ahead? Many have no idea whether their money will last, or how to get where they're going.

These obstacles are especially frustrating for people who want to move into the next phase of their lives with greater clarity and confidence. After working hard for decades to achieve financial success, they're ready to focus on what truly matters, but they don't know how.

True Freedom Requires a Shift

Here's what I've learned: People who are ready to step into their definition of freedom must be willing to climb out from under the noise. They need to be willing to create a new way of life, in which delegating tasks to qualified professionals becomes the norm. We'll talk more about what that means later on, but the bottom line is, when your financial house is in order, you gain the flexibility to make choices based on your desires rather than being driven by necessity, demands, or fear.

To achieve that, we focus on answering the following questions:

- Are your goals realistic and sustainable?
- Are your investments positioned to achieve your objectives today, tomorrow, and potentially for generations to come?
- Does your distribution plan address flexibility, tax efficiency, and consistency?
- Do you have the confidence to make decisions without fear of mistakes?

If you aren't clear on all of the above, it means we've got work to do.

The Path Forward

It's time to align your financial resources with strategies that give you the confidence to enjoy the life you've earned and pursue the bigger things in life.

After all, it's more than just the money. The goal is your freedom. As you reflect on what that means for you, it's time to uncover the core priorities that will define the next chapters of your life, so that they align with your most profound sense of purpose.

Key Takeaways:

Financial Success Is Just the Beginning: Achieving financial milestones is a significant accomplishment, but it doesn't automatically translate to the freedom and fulfillment you may desire. True freedom requires aligning your wealth with your values and goals.

Overcoming the Noise: In a world filled with distractions and endless choices, it's easy to lose sight of what truly matters. Gaining clarity on your priorities is essential to move beyond the overwhelm and focus on creating a purposeful life.

The Difference Between Wealth and Freedom: There are four levels of financial success—baseline, comfortable, visionary, and true freedom. Reaching true freedom involves not just securing your finances but using them as a tool to design a life that reflects your passions, values, and purpose.

CHAPTER 2

Define Your Big Rocks

"Your Big Rocks are the absolutes of your life. Prioritizing them creates the foundation for true freedom."

– Rick Hadrava

Chances are, thanks to social media and YouTube, you've come across the story of the professor who used the "big rocks" illustration to teach his students about life. The story goes something like this—or, as Mike Rowe would say, "the way I heard it:"

A professor stands in front of a class with a large empty jar. He fills it with big rocks and asks the class, "Is the jar full?" The class responds, "Yes." Then, he proceeds to add smaller rocks, shaking the jar so they settle between the big rocks, and asks the class again, "Is the jar full?" The class responds, "Yes." Next, he pours sand into the jar, seemingly filling every tiny gap. Once again, he asks the class, "Is the jar full?" Again, albeit a little more hesitant and with some laughter, the class responds, "Yes." Finally,

the professor pours water into the jar and asks, "Is the jar full?" Everyone agrees that it is indeed now full.

In your life, the big rocks represent the things that matter most: financial freedom, time to do what you love, relationships you want to nurture, and the ability to fulfill a deep sense of purpose. The smaller rocks represent the time you spend working or going to school. The sand and water represent all the small things—the distractions, the noise, and the unimportant tasks that can easily fill up your day but don't truly fulfill you.

The lesson is simple yet profound: If you start by filling your jar with sand—the small, insignificant things—you don't have room for the big rocks. But if you prioritize the big rocks first, everything else can fit around them.

By focusing on your Big Rocks, you create a life that's aligned with your values, goals, and desires. This is the kind of life that leaves a lasting legacy long after you're gone.

What Are Your Big Rocks?

Everyone defines their Big Rocks differently. For some, it might be taking their whole family on a trip to Disney or around the world. For others, it might be writing a book or running for public office in their community. One of my clients, a retired attorney, created a program that other attorneys could use to transform their practices.

No matter what your Big Rocks are, you are going to need a certain level of freedom to make them a reality.

In Dan Sullivan's and Dr. Benjamin Hardy's book, ***10X is Easier Than 2X***, they describe four freedoms:

- **Freedom of Money:** The financial independence that creates opportunities.

- **Freedom of Time:** The ability to control your time, focusing only on what aligns with your goals. This freedom allows you to escape from constant busyness and create room for higher-value activities.

- **Freedom of Relationships:** The freedom to work only with people who support, energize, and inspire you.

- **Freedom of Purpose:** The freedom to live and work in alignment with your deepest passions and purpose, focusing on meaningful contributions.

These freedoms tend to be our Big Rocks in life. They are the foundational priorities that must be addressed first to create a life of alignment and impact. Without these in place, life can feel scattered, unbalanced, and downright impossible at times.

But let me add one more "freedom" that I believe is essential: **The Freedom of Choice.** Choice is the driving force that sets in motion your journey toward freedom.

In many ways, it's the variable that amplifies every other freedom and unlocks your full potential.

The freedom of choice is the freedom to make deliberate decisions about your life.

Whether it's spending time with loved ones, contributing to a cause, pursuing a passion, or tackling your next big thing, achieving it requires choosing deliberate, intentional action. It also requires the ability to say no—to delegate, automate, or eliminate the "sand and water" that crowd your life and pull your focus away from what truly matters.

Let's look at how the Freedom of Choice can amplify every freedom you're striving towards:

- **Freedom of Money:** Choosing how to handle your finances puts you back in control. It's easy to feel overwhelmed or anxious, especially during uncertain times, but deciding to trust a qualified advisor can take a huge weight off your shoulders. This choice not only reduces stress but also frees you up and lets you enjoy your wealth with a clear plan in place.

- **Freedom of Time:** There is a reason so many books, songs, and poems written throughout history mention time. It is the one resource we can't replenish, the one we take for granted most, and the one we tend to desire above all other resources as we age. Time feels different when you have the freedom to spend it how you want. Imagine a business owner

hiring someone to take over the day-to-day grind so they can finally focus on family, create bigger opportunities for the business, or even pursue a lifelong passion that has been sitting on the back burner waiting for its "someday." By choosing to step back from the chaos, they free up time to enjoy the things that really matter. The by-product of this decision often has a major positive impact on the business as well as the family and other endeavors.

- **Freedom of Relationships:** The people you surround yourself with have a big impact on your life. They can have an impact on your energy, your mindset, and very often your success. When you choose to work with people who share your values and let go of draining or toxic connections, life feels lighter. Surrounding yourself with uplifting relationships creates a network that inspires and supports you. I have found this to be especially true for entrepreneurs.

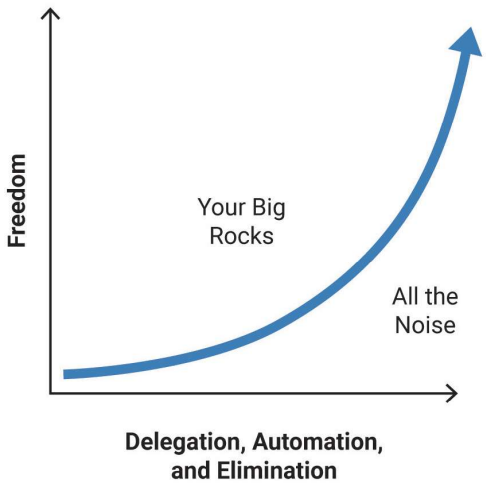
- **Freedom of Purpose:** Living with purpose starts with aligning your choices to what matters most: your Big Rocks. Maybe you're passionate about education and decide to fund scholarships or mentor students. By saying yes to what feels meaningful and no to distractions, you create a deeper sense of fulfillment and impact.

Beyond the Status Quo

When you identify your Big Rocks and prioritize them, you create space for what truly matters. But it's not enough to identify them—you have to act on them. And it starts with letting go of the status quo. That's where many people get stuck.

For example, when a CEO or business owner has financial freedom but none of the other freedoms, they soon begin to realize they have inadvertently created a major problem for themselves. They are the bottleneck, limiting their own growth and hindering their ability to experience greater freedom.

True growth happens when we step out of the way and allow others to take crucial tasks off our plate, freeing up our time and energy to focus on higher-value pursuits.



Over the years, I've worked with many business owners and consistently found this to be true. In fact, their teams are often eager to take on the roles and responsibilities the CEO or business owner is holding onto. However, for the leader, it's a matter of choice. Delegating, trusting their team, and prioritizing their own freedoms is a choice.

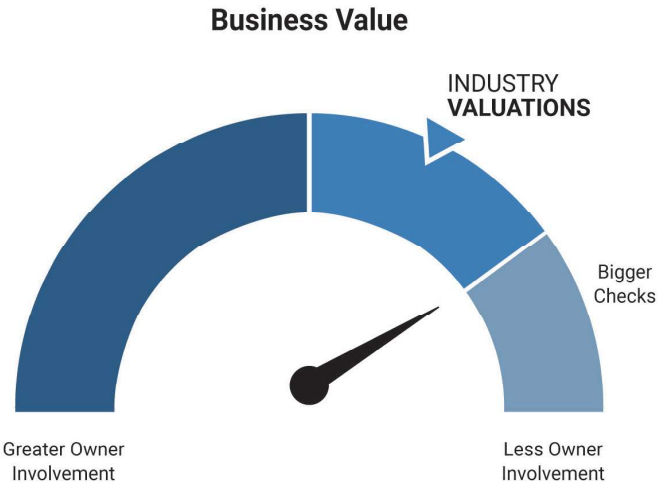
Smart business owners understand that their business becomes far more valuable when they're not the most essential part of it. Those preparing to sell their business know that buyers will oftentimes write a **much** bigger check for a business that runs smoothly without the owner's daily involvement. That's why they focus on building strong teams, delegating responsibilities, and removing themselves from day-to-day operations.

In other words, by valuing time freedom and making themselves replaceable, they can significantly increase the value of their biggest asset - their business.

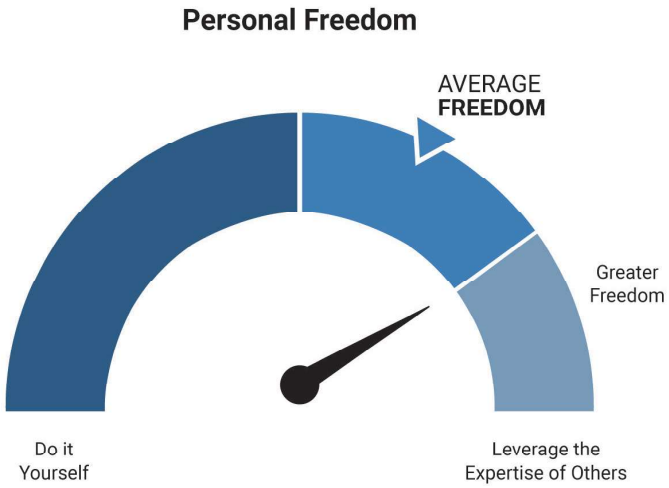
But becoming replaceable requires letting go of the status quo. It requires relinquishing control, along with your ego's attachment to being the only person who can get the job done.

Letting go of attachment to the status quo isn't easy. After all, it's comfortable, it's familiar, and it's worked well enough to get you where you are today. But when you're transitioning to the next chapter of your life, it's important to understand that what got you to this point won't necessarily get you where you want to go next.

Just like the business owner who has effectively taken themselves out of the minutiae of daily noise and been rewarded with greater freedom of time, people who have reached financial success and chosen greater freedom are also rewarded. They have successfully built a team of advisors around them to help leverage what is important to them. They work with advisors who have expertise, experience, and a network of resources to help free them up to pursue their bigger desires.



Source: The ValueBuilder System™



A Real-World Example: Steve and Beverly

That's where my clients Steve and Beverly found themselves when they sought my help. A married couple in their mid-60s, Steve was preparing to retire after a long engineering career, and Beverly had spent years working at a credit union. Together, they had saved over two and a half million dollars for their golden years—far more than they ever imagined.

Steve mentioned that an advisor had suggested putting all their savings into an annuity. "Why don't we just do that?" he asked during our meeting. It seemed like a safe, simple solution, and other advisors had made similar recommendations.

I looked at him and said, "Well, that would be great—I'd make a lot of money doing that (insurance companies pay handsomely)—but how do I know whether it would be the best thing for you?"

Steve was caught off guard by my honesty. At that moment, I didn't yet have enough information to make a proper recommendation, but I knew one thing: I'm process-driven, not product-driven. My goal wasn't to sell them something just because I could—it was to guide them toward the right solution for their unique situation. That moment shifted Steve's perspective. He saw me as someone genuinely invested in their best interests.

Deep down, Steve already knew that putting all their money into an annuity wasn't the right move. He and Beverly simply didn't know what the right move was. The weight of these decisions felt overwhelming—they just wanted to feel confident they'd be okay as they began the next chapter of their lives.

Steve and Beverly were stuck in the trap of the status quo. Steve, a homebody by nature, found comfort in sticking to familiar routines and choosing what felt safe. Beverly, on the other hand, dreamed of traveling and feared that if they didn't act soon, they'd lose the opportunity while they were still healthy enough to enjoy it.

When we sat down together, we went beyond the numbers. We talked about their goals, their dreams, and what truly mattered to them. Steve's top priority was ensuring

Beverly's financial security, no matter what. Beverly wanted to create meaningful memories while they still could. Once their priorities were clear, we built a plan that gave them the confidence to move forward—one that honored both of their individual goals.

For Steve and Beverly, letting go of the status quo meant trusting me to navigate the complexities they didn't want to handle themselves. Beyond saving and investing through workplace plans, they had little interest in managing portfolios. Their discipline had brought them to retirement with their "pot of gold," but they knew they needed guidance from someone they could trust.

We started by creating a comprehensive plan—one they didn't have to implement, execute, or manage on their own. The plan reflected their objectives, balanced the necessary level of risk, and outlined clear targets. Regular progress reviews and adjustments ensured they could adapt to life's changes without worry. This approach gave them the freedom to focus on what truly mattered.

Letting go isn't easy, but it's necessary. On the other side of that leap lies the freedom to live the life you've always imagined.

What's Next?

In the end, people won't remember the money you had. They'll remember who you were, what you did for others, and the experiences you helped create. The choices you

make now will define how you live today and the legacy you leave behind.

Once you've identified your Big Rocks and set clear priorities, the next step is finding the right partner—one who offers more than products and transactions but delivers genuine service, trust, and a disciplined approach to help you achieve true freedom.

Key Takeaways:

Clarity Drives Freedom: Identifying your Big Rocks—the foundational priorities in your life—ensures that your time, energy, and resources are focused on what matters most. Without clarity, life can feel scattered and overwhelming, but prioritizing what's truly important creates the structure for a balanced and fulfilling life.

Freedom of Choice is the Multiplier: Beyond the traditional freedoms of money, time, relationships, and purpose, the Freedom of Choice amplifies every aspect of your life. Deliberately deciding what to focus on—and what to let go of—creates space for greater alignment with your goals and values.

Letting Go of the Status Quo Unlocks Growth: Breaking free from familiar routines and delegating tasks to trusted advisors is key to expanding your freedoms. True growth happens when you relinquish control of the day-to-day and focus on higher-value activities, allowing you to design a life of purpose and legacy.

CHAPTER 3

The Value of Service in a Commoditized Industry

"Nobody cares how much you know until they know how much you care."

- Theodore Roosevelt

The truth is, most financial services firms offer the same basic level of products and services today. Technology has leveled the playing field, allowing firms of all sizes to compete in similar ways, though some may charge significantly higher fees for the same offerings.

I knew I didn't want to be just another cog in the machine, and I knew I wanted to do more than just sell people something. I wanted to stand apart, and the only way I knew how to do that was through genuine service and trust. This mindset is something I learned early in life, and it's shaped everything I've worked to do over the years.

I didn't grow up in the world of finance. My dad was a lumberjack - yes, an actual Paul Bunyan. My brother,

cousins, and I spent summers working in the woods, getting paid very little for hard labor. That's where I learned about 4am wake-ups and the splash of cold water on my face to start the day. I doubt many parents would hand a 10-year-old a chainsaw or let them drive heavy equipment like we did, but looking back, those experiences were invaluable. My parents instilled a strong work ethic that has stayed with me for life.

Later, my parents moved us from Minnesota to Oklahoma. After high school, with guidance from my best friend's father, I joined the Army National Guard, enrolled in college, and continued to work while taking classes. Sprinkled in between were weekend drills, summer camps, and Officer Candidate School. Looking back on it now, I realize all of those experiences taught me discipline and perseverance.

One of the more memorable moments of my life was being selected Honor Committee Chairman while at Officer Candidate School - not because of the title itself, but because the nomination and vote came solely from my peers, completely unsolicited. I was probably the most surprised by it, and while I downplayed its significance at the time, it meant the world to me. I'm not without my mistakes and shortcomings, but that experience reinforced my lifelong commitment to integrity, service, and always striving to do the right thing - no matter what.

When I entered the financial services industry in 1994, I started at the very bottom as a young advisor. I spent my

days interrupting people's workdays and family meals as I attempted to make my "100 dials" a day. Back then, I hardly knew the difference between a stock, a bond, and a mutual fund, but I was willing to work hard and learn.

Within 3-4 years, I began to have some real success and was asked to move into management. I spent the next 18 years building and managing offices for some of the biggest financial services firms in the industry. Early on, I cherished the opportunity. I got to hire, train, and support advisors as they served their clients and grew their businesses. I have always enjoyed helping others succeed!

But over time, the industry changed, and things no longer felt right. The environment had become highly transactional, driven by people in higher pay grades whose bonuses were tied to scorecards that dictated what my team and I were required to achieve. While lip service regarding "customer first" was being broadcast in commercials, the reality was far different, and clients and advisors were often an afterthought. I began to feel disconnected from the people I truly wanted to help.

Despite my success, the corporate structure no longer allowed me to serve advisors or clients the way I felt was right. This created a deep internal conflict I couldn't ignore. More than anything, I wanted the independence to do what was best for those I served without someone else's agenda getting in the way. That's why I made the decision to start my own RIA firm.

Throughout my career, I've had the privilege of helping clients all over the United States. These experiences validated that what really helps people move forward is ***not*** selling them products or solutions for the sake of selling.

What moves people forward is not investment ideas or strategies — it's a high-touch, disciplined process that includes written objectives, clear targets, accountability, and deeply personal service.

It's opening up resources - expertise, services, and networks - to help clients overcome obstacles standing between their current situation and higher levels of freedom.

Many advisors focus narrowly on investment strategies and don't take the time to ask their clients about their Big Rocks. They never take into consideration all pieces of a person's financial picture - like taxes, estate planning, reliable income, and healthcare. This narrow focus can be very limiting and potentially devastating.

In 2008, I watched people who retired in 2007 lose almost everything they'd built because they didn't have a plan that protected them against the risk of a market downturn. They simply kept doing what they had done in the past with little thought to objectives and the level of risk they were willing to take.

We can't control the markets, and as they always say, "Past performance is not indicative of future results, actual results may vary, and there are no guarantees," but we can

bring together an approach that builds greater confidence in how we navigate.

That approach starts with service. For me, service is more than answering questions and suggesting solutions. It's building real relationships with people and doing what's right for them.

My clients aren't just accounts to me. They're friends and family. They're people with unique goals, challenges, and dreams. And that means taking the time to understand what truly matters to them.

It means being candid when necessary and always supportive of what they want to accomplish. It's attempting to work every day to be of value to those we serve.

That's why my service model is built on staying connected with clients. In addition to a full annual review, I work to maintain a 90-day contact rotation. These aren't just routine "check-ins." They're essential for staying up to date on how their lives are unfolding, so we can make adjustments to their portfolio as needed. Sometimes we meet face-to-face to review their portfolio. Other times it's just a phone call to say, "Hey, haven't talked to you in a couple of months. How have you been? Anything new in your life that needs some consideration?" As we know, life is seldom static.

One of the most rewarding parts of my work is finding ways to show my clients that I genuinely care about them. We

call it our opportunity to deliver "unexpected experiences." Sometimes it's a simple handwritten note to let them know they are appreciated. Other times, it's a small unexpected gift at a random time to recognize a meaningful event in their lives.

I once noticed a client's son was selling his prized guitar. I knew the son, and I knew he loved music and that guitar. He was selling it out of necessity, and he didn't want help from his parents. My son also played the guitar, so I reached out and purchased the guitar under the guise that my son wanted it. He didn't know it at the time, but my intent was to keep it safe and return it to him when the time was right. While my son did play the guitar, he also knew the intent and was a good steward of the instrument while it was under his care. I worked with his mother unbeknownst to the son, and after a few years, she took back the guitar and presented it to her son as a Christmas gift. You can only imagine the emotions of that experience. It meant the world to him. It meant the world to his parents. And, it meant the world to me. These are the meaningful moments that remind me why I'm committed to serving people at the highest level.

A Different Approach to Client Service

I've always believed that trust is earned, not given. Some advisors are simply in it for the next sale. Their goal is to sell you something and do what's easiest. Too often, fear and greed are their main tools. They sell you on nothing more than the promise of past performance or the fear of

missing out. All just to get a short-term sale from you. Honestly, that doesn't give anyone true peace of mind, and it doesn't build lasting relationships. I'm not interested in offering one-size-fits-all solutions. Every bit of my work is wrapped in trust. When clients trust me, they stop spending time on managing their wealth and go pursue what matters most to them.

Also, questions matter. One of the things I learned growing up was, "Seek first to understand, then to be understood." Steven Covey was famous for the statement in his wonderful book, ***The 7 Habits of Highly Effective People,*** and it is written on the top of the whiteboard in my office as a reminder. When I sit down with someone for the very first time, my main focus is simply trying to understand the full picture of their lives, where things reside at this moment, what they want or need to have happen, and what concerns and obstacles stand between them and their goals.

This might seem simple, but I have found that many people have a hard time articulating these important things. I'm always trying to figure out how to ask the right questions to make sure we're getting to the core of what's important in their lives. That's why we go deep on things greater than just the financials.

We walk through questions like:

- What are your Big Rocks?
- Quantitatively and qualitatively speaking, what does retirement actually mean to you?

- How much are you going to need per month to live the lifestyle you want? Is that similar to your current monthly income?
- What will your "non-investment" income consist of (social security, pension, business interests, etc.), and what does that look like compared to your wants and needs?
- Are you going to work part-time at something you enjoy?
- What do you like best about your current wealth management strategy?
- What areas of your wealth management strategy would you like to improve?
- If we were to sit down together three years from now to review your financial situation (we meet with clients several times each year), what would need to have happened for you to feel confident about your progress?
- If we freed you up from your wealth management concerns, what would you do with your time?
- Is there anything else you need me to know?

Many people either haven't thought this far ahead, or have a hard time verbalizing their goals. My wife is a great example. She's a brilliant lawyer (if you ask me) and one of the best writers I have ever known. But to be honest, when it comes to financial matters, she is not all that interested. She is very capable of navigating our household finances, but when it comes to planning and investing, she's just not that concerned. I would love to say it's because she knows she's in good hands, but I believe that's just the way some

of us are built. My job is to focus on the specifics and come up with a detailed plan to support people's peace of mind.

Admittedly, clients may not understand all the details (or care), and that's perfectly fine. What matters is that they understand there's a structured process behind what we do and why we do it. When we do our job correctly, it gives them the confidence they need to focus on pursuing the greater freedoms that truly matter to them.

The questions I ask are also designed to foster accountability. While there are few true guarantees, my job is to help clients define clear targets and create a disciplined plan that aligns with all of their objectives.

That's the focus from our very first meeting. We want to understand the situation and give them the opportunity to decide if we're the right fit to work together and build a meaningful, long-term relationship. If not, we part ways on good terms, ensuring they leave with valuable insights from our time together.

One client I work with managed her finances well on her own for years, but as her portfolio grew, she started feeling uncertain and burdened by trying to keep up with it all. She was referred to me because she'd reached a point where she didn't feel confident making further decisions on her own. More importantly, she had made the decision that it wasn't the best use of her time. Her biggest excitement was teaching yoga, and she wanted to spend her time

focusing on that passion, not stressing over whether she was making the right moves financially.

See, she knew what a lot of really successful people know: leveraging the knowledge of an expert is the most efficient way to get where you want to go. Successful people focused on growing their freedoms tend to leverage the skills, knowledge, and experience of professionals. By allowing me to take that weight off her shoulders, she could fully enjoy what mattered most to her - the pursuit of even bigger things.

The Disciplined Process: Creating a Clear Roadmap

When I sit down with a client, we talk about the "why" behind every decision. Whether it's defining objectives or explaining our process, this helps both of us as we begin our long journey together. Our process is based on five key questions, some of which were introduced to me many years ago in a book called *Dancing with the Analyst* by Dave Mallach:

1. **What Are We Buying and Why?** This is where it all starts. Every decision should attempt to align with the client's goals. I'm not interested in chasing trends or taking unnecessary risks. Instead, we focus on purpose-driven choices. If we're making an investment, it's because it serves a specific role in your overall strategy, whether that's growth, income, or stability.

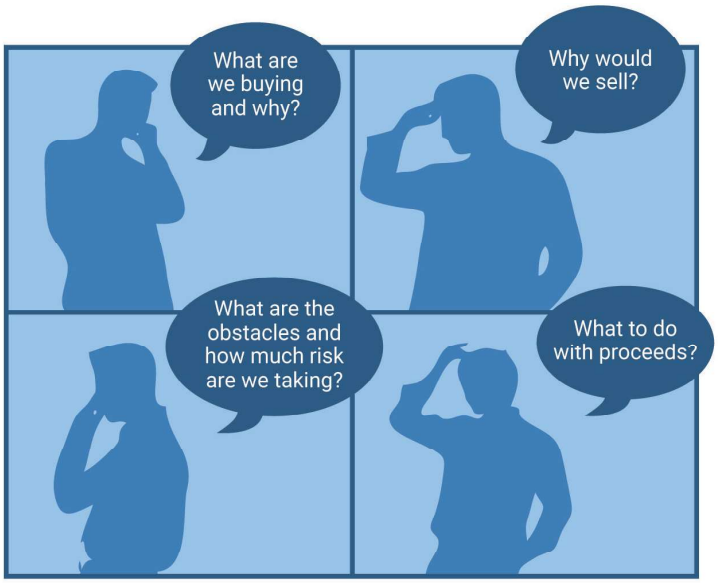
2. **Under What Conditions Would We Consider Selling?** Before we buy anything, we define the exit strategy. What would need to happen for us to sell? Maybe it's a specific market condition, a shift in your goals, or a change in the performance of an asset. Perhaps it's simply raising the cash to meet a predetermined need. Whatever the case, by setting these criteria upfront, we minimize the guesswork and avoid making emotional decisions later.

3. **If We Sell, What Will We Do With the Proceeds?** Selling an investment is only part of the equation. The real question is: What happens next? The proceeds need to be reinvested or allocated in a way that continues to align with your objectives. This might mean funding a new opportunity, bolstering a safety net, or supporting a specific life goal.

4. **What Are the Potential Pitfalls?** What are the dangers that could get in the way of your goals not happening? We always have ways that we try to navigate market risk, but this is the long game. Nobody can predict the future, especially what the markets will do in the short term. That is why we don't focus on simply the short-term results. We build a plan to address short-term needs and longer-term aspirations. We work to win for our clients over the long haul.

5. **How Much Risk?** With your objectives in mind, we give consideration to the amount of risk necessary

to achieve them. While guarantees are a red flag in our industry, so is taking unnecessary risks.



While the markets will do what they do, my clients know they can count on me to guide them through the unexpected and keep them focused on their Big Rocks. I want nothing less than for you to achieve not just financial freedom, but the freedom to live life on your terms.

Now, let's shift gears and delve into the next crucial step: ensuring your financial resources are aligned with your objectives, so you can really make the most of your wealth.

Key Takeaways:

Trust is Earned and Comes From Genuine Understanding: Trust is earned through understanding what matters to you. Be wary of transactional relationships in financial services. A true advisor creates a plan around your goals and objectives, not a solution looking for a problem. Your advisor should maintain regular contact beyond annual reviews and have a genuine interest in your long-term success. What do they really know about you?

Five Essential Investment Questions Drive Planning: A disciplined process begins with five key questions:

1. hat are we buying, and why?
2. Under what conditions will we consider selling?
3. What will we do with the proceeds?
4. What are the potential pitfalls?
5. How much risk are we willing to take to achieve your goals?

These questions ensure that every decision is purpose-driven, aligned with objectives, and flexible enough to adapt to changing circumstances.

Clarity Brings Confidence: Planning is ultimately about having clarity and confidence that every decision you make is aligned with where you want to go.

CHAPTER 4

Aligning Your Objectives with Freedom

"The skills that got you out of Egypt won't get you to the promised land."

- Dan Sullivan

After defining your Big Rocks, the real challenge begins: translating those priorities into actionable steps that secure your future while allowing you to fully enjoy the present. This is where accountability becomes crucial, because, as the saying goes, only death and taxes are guaranteed. But accountability to a disciplined approach can give you greater confidence in the way your financial matters are being handled.

No matter your vision (your Big Rocks), you need to know whether it's doable and what the potential pitfalls might be. Quantify your goals, set defined objectives, and establish a way to measure your progress. You might be surprised to learn how few people actually do that. But it's

understandable - most people don't have a trusted partner actively helping them stay accountable to their vision.

Understanding how long your wealth may last and what risks or obstacles exist requires honesty and clarity. We need to drill down to the realistic expectations behind your objectives. Only then can we create a plan that engages those targets while remaining flexible enough to navigate life's inevitable uncertainties.

A Real-World Example

I recently met with a client - a successful businessman with a heart of gold who mentors other business owners. I have been working with his family for some time now, and this past year, he received a significant windfall - over $1.7 million - from equity in a business his client sold.

When we sat down to discuss his situation, I already understood his objectives. He and his wife were preparing to move closer to family on the West Coast, and he had been dealing with some health concerns. They needed enough liquidity for the new house and relocation expenses, but had more than enough to cover those costs. This meant they had excess funds - a financial windfall that required thoughtful planning.

Knowing that philanthropy is important to them, I suggested funding their donor-advised fund to align with their charitable giving priorities while potentially reducing the tax liability from their recent windfall.

I also identified another potential risk: The proceeds from the transaction were sitting in a single bank account, which put them at risk of exceeding FDIC limits. I suggested moving those funds to an account that leveraged multiple banking relationships, allowing the money to be spread across several banks while staying within FDIC coverage limits.

They hadn't considered either of these issues and were grateful for both suggestions. I encouraged them to consult their CPA, who, while skilled, hadn't yet identified these particular strategies. After collaborating with my client's tax advisors, we successfully saved them around $25,000 in potential tax liability while also eliminating unnecessary exposure to uninsured bank deposits.

This is why knowing a client's objectives is so vital. I understood not just his family's financial situation but their values and priorities. For this client, the biggest challenge wasn't financial hardship; it was complexity. He was the first to admit he didn't want to handle these details alone, and he was so grateful for the guidance. He said, "I'm so thankful to have you running the show so I can focus on my priorities." Man, that means everything to me!

Our process keeps things simple, understandable, and focused on measurable targets. It's designed not just to manage financial risk but to help you achieve your Big Rocks and the freedoms that matter most.

The Wants and Needs Behind Your Objectives

So, what about you? What are the wants and needs behind your objectives? They can be as specific as, "I want $15,000 per month from my retirement or my assets to live the lifestyle I want to live now." That might be ***in addition*** to other sources of income, whether social security, a pension, or business interests.

Maybe you want to travel more, make a gift to your church, or take your whole family to Europe on the trip of a lifetime. Maybe you really want to buy a boat. You might have the money now, but what my clients appreciate is how we determine risk. We go through a granular process to understand what's truly feasible and what's adding stress to the system. If the boat purchase is going to jeopardize anything in the foreseeable future, I'll tell you. I never sugarcoat the truth about what's possible.

For example, you might want to make a philanthropic contribution and be financially fit to do so right now, but if there's even a chance that you might face a problem 25 years down the road, I'm going to point that out.

The most expensive part of life tends to be at the end.

My clients and I confront the realities of medical costs, housing, and care if needed. We also consider legacy planning and work with estate planning professionals to help address any of those objectives and concerns as well.

We tend to plan from a conservative perspective, knowing it's better to prepare for the worst and enjoy the best!

Planning for Tomorrow, Living for Today

Sometimes, however, moving toward your Big Rocks requires giving yourself permission to enjoy what you've worked so hard to achieve.

One of my long-time clients—a successful business owner—had spent years deeply immersed in his work. He was a perfectionist by nature, always in the thick of things, and his business thrived because of his tireless dedication. But this level of commitment came at a cost. Between the stress of running the company, some personal health issues, and the passing of his father, he reached a point where he realized he needed to step back and start focusing on what truly mattered to him.

When we first started working together, he was managing most of his finances independently, much like he managed his business. Over time, as he consolidated his accounts with me, we built a strategy that gave him the freedom to begin letting go of some of the weight he had been carrying. He transitioned his business to employees he trusted and started carving out more time for his passions, like working on his farm.

Now, this farm wasn't just any piece of land—it was his sanctuary. It represented the life he wanted to live, away from the stresses of business. However, he was still

hesitant to fully embrace that freedom. For example, he was still driving an old, beat-up tractor, hesitant to spend the money to buy what he really wanted - a brand new John Deere tractor.

I told him that he could absolutely afford the tractor, but he's not a spender by nature, and the idea of paying so much for something like that went against his instincts. Over several conversations, I kept reassuring him, saying, "You know I've run your numbers, and you can definitely do this." He would always respond with, "I know," but I could tell he wasn't quite there yet.

Then one day, months later, he called me with a slight hint of excitement in his voice and said, "I did it!" He went on to describe his new John Deere tractor, complete with all the bells and whistles - air conditioning, speakers, and about everything else you can imagine.

I could literally see the big smile spread across his face as he shared the information during our call. In that moment, I knew he wasn't just happy about the tractor - he was happy about giving himself permission to enjoy what he had worked so hard to achieve.

That moment symbolized a shift in his mindset. He no longer felt the need to hold back or hesitate about living the life he wanted.

Today, he spends his time out on the farm, surrounded by family and the life he's always dreamed of. He's not worried

about his finances because he knows we've built a solid plan that protects his wealth and aligns with his values. And when he calls me, it's rarely about money. It's about vacations, new projects, or just catching up.

That's the freedom we aim to create—a life where your wealth works for you, so you can focus on what you love the best.

I love helping people become relaxed and confident enough to pursue what they want.

Setting Realistic Targets

Just like the client who finally embraced his ability to enjoy what he'd worked so hard to build, setting realistic targets ensures you can confidently make similar choices without compromising your financial security. While we can't guarantee specific returns, we can set realistic targets based on conservative projections. I typically plan on using returns below market averages to build a margin of safety into your strategy. But what does that mean?

Essentially, when we look at historical market performance, it's tempting to assume that your portfolio will achieve the same (or even better) results going forward. However, markets can be unpredictable, and relying on overly optimistic projections can leave you vulnerable to shortfalls during downturns or unexpected events. By using below-market average returns for planning purposes, we prepare for a "worst-case scenario" while working to help

your plan remain sustainable even in the challenging parts of the market cycle. If the portfolio performs better than projected, that's a bonus, and we can make adjustments to take advantage of those results if we feel it is appropriate. But the core goal is ensuring your financial security, even if conditions are less favorable, allowing the market cycles time enough to recover.

Here's why this approach matters: If your plan is built on the assumption of high returns and the market underperforms, you might face the difficult decision of reducing spending, delaying goals, or adjusting your lifestyle. On the other hand, by setting expectations at a more conservative level, we may be able to provide a buffer that can protect your wealth and allow you to confidently pursue your goals, regardless of market fluctuations.

When we create a plan for you, we consider a range of factors, including but not limited to:

- **Potential Liquidity Events:** Whether retiring, selling a business, or a real estate holding, working with our teams to help do so in the most efficient and effective manner, and coordinating with your personal and professional wants and needs.

- **Distribution Rates:** The percentage of your retirement savings withdrawn annually to cover living expenses. These rates are carefully calculated to balance your need for income with the longevity of your portfolio.

- **Additional Wants or Needs:** Expenses like buying a business, traveling, remodeling your home, or other significant goals.

- **Inflation Adjustments:** Accounting for rising costs over time to ensure your income keeps up with your standard of living.

- **Long-Term Care Needs:** Planning for potential healthcare expenses or assisted living as you age.

- **Estate Planning Objectives:** Ensuring your wealth is distributed according to your wishes, while minimizing taxes and complications for your heirs.

- **Educational Funding for Grandchildren:** Setting aside resources for tuition or other educational goals.

- **Philanthropic Goals:** Supporting causes or organizations that align with your values.

While we always aim to grow your wealth and achieve the best possible returns, the ultimate goal isn't to chase the highest numbers. Instead, it's to meet your targets while taking the least amount of necessary risk. This thoughtful, measured approach can help protect your portfolio from excessive volatility while ensuring you can maintain your desired lifestyle and achieve the goals that matter most to you.

The Process of Building Confidence

As I mentioned, our process ***begins*** with defining clear objectives, but it doesn't ***end*** there. We work to implement a disciplined approach that includes regular review cycles and adjustments as needed. Approximately every 90 days, we check in to make sure we're on track. During these reviews, we revisit your goals, evaluate market conditions, and make adjustments if necessary. We also want to hear from you. What has changed? What new considerations need our attention?

What makes this process unique is how it builds your confidence over time. It gives us a chance to revisit your objectives and targets and remind you why we are doing what we are doing. I'll never just throw numbers at you. I help you understand what we're doing and why. When markets go through inevitable downturns, you'll understand that it's part of the process and doesn't mean your lifestyle will be impacted.

Remember, what got you to this point won't necessarily get you where you want to go next. But with clear objectives, proper accountability, and the right team in place, you can feel confident about what you're building.

Consider your current situation: Have you clearly defined your objectives? Do you understand the feasibility of your goals? Are you prepared for potential challenges that may arise? The best time to get clarity on all of the above is now.

In the upcoming chapter, we'll focus on how to safeguard the most valuable resource you have: Time.

Key Takeaways:

Accountability Drives Confidence: Establishing clear objectives and maintaining a disciplined, accountable approach ensures your financial plan works even in uncertain conditions. This structure provides the confidence to pursue your goals without unnecessary worry.

Conservative Planning Builds Resilience: By using below-market average returns for planning, you prepare for potential downturns while ensuring your financial security. This approach prioritizes sustainable, realistic goals over chasing high returns, helping to protect your wealth long-term.

Permission to Enjoy Fuels Fulfillment: True financial freedom comes when you feel confident not only in your plan but also in giving yourself permission to enjoy what you've worked so hard to achieve. Aligning your wealth with your values means finding the balance between security and living the life you've envisioned.

CHAPTER 5

Time: The Ultimate Finite Resource

"How you choose to spend your time defines the quality and fulfillment of your life."

- Rick Hadrava

Time is the ultimate equalizer. Whether you're a billionaire or just reaching your first million, you get exactly 24 hours each day. It's the only truly finite resource we have. You can always make more money, but you can never make more time. This is why many of the most successful individuals on our planet stop at nothing to safeguard their time - because they understand it's the most valuable resource they have.

Think about it: You can recover from financial losses, rebuild relationships, and even restore your health to some degree. But you can never recover lost time. This makes every minute you spend - or save - infinitely valuable. How you choose to spend it defines the quality and fulfillment of your life.

In Chapter 1, I mentioned knowing wealthy people who never seem to have time and others who appear to have all the time in the world. The difference lies in how they manage their time and their wealth.

Those who seem to have endless time are not spending their days buried in financial tasks or chasing every market fluctuation. Instead, they've learned to leverage their resources—whether through automation, delegation, or expert support—to allow them to focus on the things that truly matter: family, passions, and living a fulfilling life.

Imagine a successful entrepreneur who spends decades building a thriving business. Along the way, she sacrifices weekends, personal hobbies, and health. Upon reaching her financial goals, she realizes her kids are grown and her health is suffering. The time she lost can't be bought back, no matter how much money is in her account. I never want my clients to feel this way, which is why, when we work together with purpose in mind, I encourage them to become intentional about how they use their time.

The Hidden Cost of Financial Management

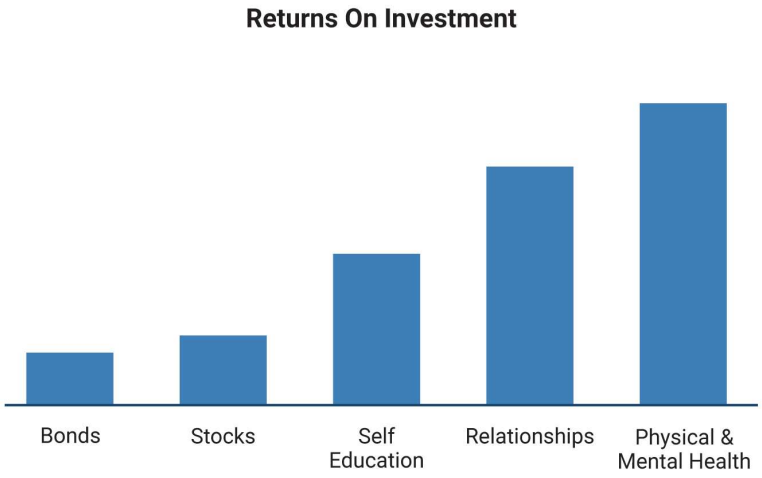
A segment of people spend countless hours each year managing their wealth. They research investments, track market movements, coordinate accounts, and worry about their financial future - all in the name of saving money. I can't blame them for doing so. It's what many firms (who

want your dollars, too) tell you it's all about - "keeping costs low" - as if that guarantees you anything.

But here's the question: ***Is managing your wealth in this way the best use of your limited time?***

Consider what you might do instead:

- Grow the value of your business
- Grow professionally, which opens the opportunity for promotions and increases your income
- Learn a new skill that helps you add assets or income to your net worth
- Travel to places you've always dreamed about
- Create memories with family
- Supercharge your health
- Contribute to causes you care about
- Grow your network
- Mentor others
- Complete passion projects



Source: Brian Feroldi of Long-Term Mindset.

Humans spend the most time working, accumulating wealth, and managing resources and finances. It's a necessary focus, of course, but when we do that, it takes time away from all the other areas of our lives.

Once wealth management is no longer your focus, your life begins to look like the bar graph above, with more time spent on the things that are most important - your Big Rocks.

The Power of Leveraging Time

Successful time management doesn't require doing everything yourself. In fact, trying to do it all yourself is the biggest way to sabotage your time. Successful time management comes from leveraging your time

through three key strategies: automation, delegation, and elimination.

Automation means setting up systems that work seamlessly without your constant attention. Think automatic bill payments, scheduled portfolio rebalancing, or regular investment contributions. If you own rental properties, instead of chasing rent checks every month, imagine them being automatically transferred from your renters' accounts to yours. Simple, right? With automation, you eliminate repetitive tasks and free up your time.

Delegation is about entrusting the right tasks to the right people. It's ***not*** about giving up control - it's about gaining time by letting qualified professionals handle what they do best. Whether it's managing your investments, taxes, or other time-consuming activities, delegation paired with clear reporting allows you to stay informed while focusing on what's most important to you. It's how you balance accountability with freedom.

Elimination involves identifying and cutting out activities that don't serve your bigger purpose. Sometimes, the best use of time is simply saying "no." For example, consider how much time you might spend scrolling on social media. Now, imagine deleting those distractions and using your phone only for activities that add value to your life. What could you accomplish with that reclaimed time? Elimination creates space for more freedom.

Speculation, Investing, and the Professional's Role in Time Management

This is where professional wealth management becomes more than financial advice — it becomes ***time management.*** When you work with a wealth manager, you're not just hiring someone to handle your investments; you're investing in time freedom through a streamlined process.

I hate to be the bearer of bad news, but the truth is this: When you spend time monitoring the markets daily, listening to financial forecasts, or following prominent Wall Street economists in hopes of making a short-term investment gain, you're speculating. Even the most well-respected forecasters are right less than 50% of the time.

That's why we don't waste time trying to predict markets, and why you shouldn't make your investment decisions based on their predictions either. Instead, we create disciplined processes that focus on what we need to accomplish.

A good wealth manager:

- Creates clear, understandable processes so you know what's going on
- Handles the complex details so you don't have to
- Coordinates with other professionals to make sure everything works together

- Provides regular updates without overwhelming you with information
- Takes care of the financial aspects so you can focus on bigger things
- Builds a relationship of trust and leadership, putting you first

When there's no process, you're either just being sold something or you're guessing. But with a well-structured approach, you gain a bigger perspective and peace of mind.

Making Time Work For You

The key to making the most of your time lies in organization and prioritization. Start by asking yourself these questions:

- Where am I currently spending my time?
- Which activities bring the most value to my life personally and professionally?
- What tasks am I doing that someone else could handle better?
- What do I need to get rid of to free up time so I can focus on growing my Big Rocks?
- What opportunities am I missing because I'm too busy with routine financial management?
- What is my time worth?

The answers to these questions can help you reclaim your time and direct it towards your bigger goals. Yet answering these questions often leads to an uncomfortable revelation

- one that many of my clients discover when they first take an honest look at how they spend their time.

Many successful people find themselves in a paradox: They've accumulated significant wealth but don't have the time to enjoy it. They're so busy managing their success that they miss out on the very things that success was supposed to provide.

This is why time management becomes increasingly important as wealth grows. The more resources you have, the more opportunities you have - but also the more complexity you're called upon to manage. Without delegation and professional support, wealth becomes a time drain rather than a time liberator.

Leveraging Expertise to Reclaim Time

The most successful people in the world have coaches and experts in their corner. Whether they're athletes, entertainers, business owners, or professionals with ambitious career goals, they understand the value of leveraging the expertise of someone else who knows the best way to get them from point A to point B. That's why these high performers impress us so much when they focus on their zone of genius— they have a whole team of experts behind them, making sure they avoid pitfalls and hit their targets.

It's the same when it comes to wealth management. Partnering with a trusted advisor alleviates the burden

of having to figure everything out yourself. It saves you years of trial and error, as well as costly mistakes. It takes away the confusion of wondering whether your portfolio is positioned to mitigate storms and sustain you all the way to the end.

Remember the client I told you about who was deeply passionate about yoga? She felt overwhelmed by the burden of making the right decisions with her financial portfolio. By entrusting it to me, she had the mental and emotional peace of mind to deepen her yoga practice and teach others. It meant more fulfillment for her, and allowed her to make a meaningful contribution to her community.

What I want is for you to experience time freedom, and the open doors to opportunities that come with it, such as:

- Pursuing New Ventures: What do you love? Personal growth? Volunteering in your community? Continuing to expand your business to serve others?
- Travel and Exploration: Where do you want to go to create lasting memories?
- Family and Relationships: Who do you want to spend your time with?
- A Bigger and Better Future

From this point on, consider time your most precious resource. Let every financial decision, investment strategy, and wealth management choice be evaluated in time saved or spent. Remember that the goal of wealth management

isn't just to grow your assets - it's to give you the freedom to spend your time as you choose.

But once you've reclaimed your time, an equally important question emerges: ***Who are you spending it with?*** This leads us to our next crucial consideration - the power of your inner circle.

Key Takeaways:

Time is Precious and Finite: Time is your most valuable asset. It is your only truly finite resource, and protecting it should be your top priority.

Wealth Management Can Drain Your Time: As your wealth grows, time management becomes increasingly critical to avoid being overwhelmed by complexity.

Reclaim Your Time with Support: Partnering with trusted professionals can actually help you create greater wealth, not simply cost you money. It frees you up from the burden of managing your financial matters, giving you back the most precious resource you have - time for what matters most.

CHAPTER 6

The Power of Your Inner Circle

"If you have to impress someone to have a connection with them, they're probably not the right connection."

- Rick Hadrava

As Jim Rohn famously said, ***"You are the average of the five people you hang out with the most."*** When I first heard this said out loud, it literally stopped me in my tracks. Who was I hanging out with the most? Was I worthy of being someone others would want to hang out with? It's a thought that has stuck with me and continues to challenge me all these years later.

Throughout decades of working with successful clients and building my own business, I've seen this truth play out countless times. I've heard it said that your net worth is closely tied to your network, and over the years, I've come to agree wholeheartedly.

Your inner circle – made of the people you spend the most time with – profoundly shapes who you are, what you achieve, and how you experience life.

These relationships influence your mindset, habits, and priorities, often more than you realize. The question is, are these influences lifting you up or holding you back? Are the people you surround yourself with supportive, keeping you honest, and interested in your success? Do they motivate you to be your best? After being around them, do you feel a sense of gratitude?

Successful People Leave Clues

Here's something I've noticed throughout my career: Truly successful people tend to be quiet about their achievements. They're like veterans – they rarely talk about their battles, but if you sit down with them and ask thoughtful questions, they'll share their invaluable wisdom. These quiet achievers leave clues, if you know where to look.

One client I work with is a highly successful business owner. He's worth millions, but you'd never know it by simply looking at him or his lifestyle. He lives in a very nice but modest home and drives an unremarkable car. He gets up early every morning, works out, and prepares for his day. No flash, no shiny toys in the driveway – just consistent, purposeful living, showing up on time, doing what he says he'll do, and always saying please and thank you (he is a business owner after all).

This isn't an isolated example. The most successful clients I work with exude similar qualities. They're not hungry for attention or status symbols; they're hungry for growth, connection, and purpose. They know what they want and have the discipline to pursue it without getting distracted by appearances.

Early in my career, I thought success required a certain image. As a rookie advisor, I proudly drove a red Mazda B22 stick-shift pickup. It was the first new vehicle I'd ever bought on my own, and I was proud of it. One day, the biggest producer in my office, a million-dollar advisor, which was a big deal back in the early '90s, pulled me aside and said, "Hey Rick, you've got to get rid of the truck. You can't pull up to a person's big house in some ritzy neighborhood in that pickup and expect them to give you their money." I was devastated, but I took his advice and upgraded my car, thinking I needed to project some level of success in order to succeed.

But over time, I realized something:

While successful people want to work with other successful people, if you have to impress someone with flashy things to have a connection, they're most likely not the right connection.

I've driven a number of nice vehicles over the years - BMWs, Mercedes, etc. - not because I had to, but because I wanted to. Today, I drive a truck again, and I'm more successful than ever. The truly successful clients I work

with care far more about substance than style. They're interested in the depth of their relationships, not the surface-level image they're projecting.

The wealthiest and most successful people in my community share the following characteristics:

- They're selective about their time but generous with their wisdom
- They ask more questions than they answer
- They're constantly learning from others
- They value authentic connections over superficial networking
- They show up consistently for the people who matter to them

These are the types of people worth seeking out for your inner circle.

Turning Down the Volume

Improving one's inner circle doesn't mean cutting people out of your life entirely. Sometimes it means turning down the volume on some relationships that don't align with your goals or values. Not everyone needs equal access to your time and energy.

Some clients tell me, "All the people I hang out with just golf and drink." My response is simple: "If that is not what you are after, maybe you need some new friends." That might sound harsh, but it's true. Surrounding yourself with

people who challenge you, inspire you, and push you toward growth will elevate your life in ways you might not even be able to imagine.

Take a moment to evaluate your own inner circle and the people you do business with. Are they pursuing something meaningful? Do they challenge you, or do they let you coast? Are they building something in their careers and relationships? Are they pursuing their own personal growth, or are they wasting time?

And, don't forget about what is oftentimes the most challenging aspect of this analysis – looking in your own mirror, too. I often ask myself, "Am I the person that others ***shouldn't*** be hanging out with?" I encourage others to do the same.

Who Must We Become?

This brings us to a crucial question: Who must we become to attract the right relationships personally and professionally? Sometimes I catch myself getting negative or caught up in daily frustrations. I'm only human after all, but it's in those moments that I try to remember to reflect on my own behaviors, what I'm contributing, and how I'm showing up for others. Am I bringing value to my relationships? Am I challenging and supporting those around me? Fortunately, I have some really good friends who don't mind letting me know when I need an "attitude adjustment."

This self-awareness pushes me to continually work on becoming someone worth including in others' inner circles. Of course, this is not about needing to be perfect. It's about continuous improvement and authentic growth.

When I focus on becoming the best version of myself, I naturally attract personal and professional relationships, and within them, we synergistically elevate one another.

I've learned to regularly ask myself:

- What new skills do I need to develop so my clients feel supported at the highest level?
- How can I become a better listener?
- What questions should I be asking to provide more value?
- Am I showing up as my best self for my clients and colleagues?

Listening, in particular, is a skill I've had to work on. My "listening muscle" is like my core; it needs constant strengthening. But I keep at it because I've seen how the best relationships and business outcomes grow from truly hearing others.

I've watched clients transform their lives simply by changing who they spend time with. As you think about your own inner circle, consider these questions:

- Who are the five people you spend the most time with?
- What are their values and aspirations?
- Do they challenge you to grow?
- Are you becoming more or less like the person you want to be through these associations?
- What kind of influence are you having on others?

Answering these questions with pure honesty might make you uncomfortable. They certainly did and still do for me. But as is usually the case, discomfort is often the first step toward positive change. By consciously choosing the people who have access to you and to whom you give your time, energy, and focus, you take control of shaping your life.

In the next chapter, we'll explore how finding your true purpose— that powerful intersection between what you're genuinely good at, what you enjoy doing the most, and how you can help others succeed— gives deeper meaning to every choice you make.

Key Takeaways:

Your Circle Defines Your Success: Just as the tide rises all boats, the people around you shape your mindset, habits, and achievements. Surround yourself with those who challenge and inspire you to grow.

Protect Your Time and Energy: Not everyone needs equal access to your time and energy. Be intentional about which relationships you prioritize to stay aligned with your goals and values.

Growth Attracts Growth: When you focus on personal growth and show up as your best self, you naturally attract deeper, more meaningful connections that elevate your life.

CHAPTER 7

Living a Purpose-Driven Life

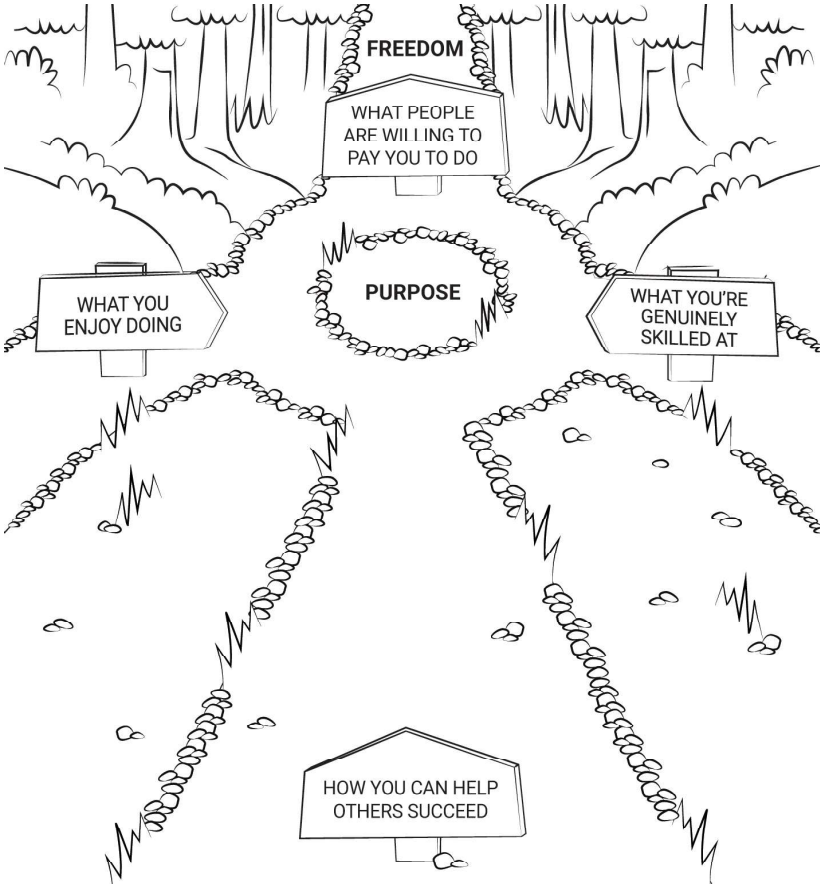
"When you find your purpose, compensation becomes an afterthought."

- Rick Hadrava

As we explored in the last chapter, the people we surround ourselves with shape our journey. But what ***drives*** that journey? What gives it meaning? In my experience working with clients, I've observed that it's a deep sense of purpose and a vision of something even bigger and more meaningful.

I have come to realize that purpose is about much more than money. While I'm not one who believes you should simply follow your passion, pursuing money without purpose can be fleeting in its impact on long-term financial success. I believe you find true purpose in the way you serve others. Purpose tends to be found at a powerful intersection of three forces converging: what you're genuinely skilled at, what you love doing (passion), and how you help others succeed. When these three things are in sync in your life,

money (greater financial freedom) tends to follow. When we perceive exceptional value in something - whether it's a solution to a problem, an experience that impacts us in a memorable way, something that grows our freedoms, or an action that helps us reach a new level of success - we are more than willing to pay for the value received. This is something successful people tend to figure out early on in their journey.



When you find your true purpose, something remarkable happens: Compensation becomes an afterthought. I'm not talking about working for free, but about being so aligned with your work that the impact you create for others naturally turns into financial success.

Living in your true purpose means being so aligned with your work that the impact you create for others naturally turns into financial success.

Purpose isn't always a grand revelation; sometimes, it emerges through smaller, consistent actions. I often encourage clients to reflect on moments when they've felt most engaged or fulfilled. These moments often hold clues about the unique value they bring to the world. The clues are there, we just have to pay attention.

But finding your purpose requires that you apply brutal honesty to yourself. It's an ego-killer, as I've learned. You have to ask yourself:

- What am I really good at, and how can I leverage it to help others?
- What are my weaknesses, and who or what can I delegate those things to?
- Where can I provide the most value to others first?
- What helps me serve others at the highest level?
- Will people be willing to pay me for providing this value?

Why Don't More People Pursue Purpose?

In my experience, two main barriers hold people back from pursuing their purpose:

1. **Lack of awareness about what truly drives them:** Many people go through life caught up in daily routines without pausing to reflect on what truly matters to them; their "Big Rocks."

2. **Fear of making changes or taking risks:** Sometimes getting to the point where you're living your purpose requires going through some scary stuff. Fear of failure, fear of judgment, or fear of stepping outside your comfort zone often prevent you from taking the steps to align your life with your purpose. As I often tell clients, "What's on the other side of fear? Absolutely nothing." Yet that fear can still paralyze us.

Fear can disguise itself as practicality. I've worked with clients who felt compelled to stay in unfulfilling careers because it seemed like the "safe" choice. But when we unpacked those fears, we discovered they were holding themselves back from pursuing something that would bring deeper satisfaction and impact.

I've found that asking the right questions can help people break through these barriers. For instance, I often ask my clients, "If you could do anything without limitations, what would it be?" This question opens up possibilities

they may have never considered as they begin to share their dreams and their hopes, along with their fears.

I had a client call me recently, stressing over her work situation. She sounded really frustrated. So I said, "Okay, well, you've got some financial resources here. If you could do anything, what would you do? Don't put any limitations on yourself." She wasn't quite ready to answer that yet, and that's okay. Sometimes clients stay in their "fearful place" for a while. It's human nature! My role is to encourage them while we make sure their financial foundation supports their eventual leap. When reviewing her portfolio, I structured things a little differently, wanting to have resources available if she calls one day and says, "I'm ready."

Another one of my clients recently shared that working with me allowed them to shift their focus. "Because I didn't have to worry about the details of managing my wealth, I finally had the bandwidth to think about what I really wanted out of life," they said. This is what purpose-driven wealth management looks like: creating space and clarity so you can pursue your Big Rocks.

The Benefits of a Purpose-Driven Life

Living with purpose doesn't just make life more meaningful. Research from Harvard shows that people with a strong sense of purpose tend to live longer and experience better health. I see this firsthand in my mother-in-law. She's in her 90s, and every day, she has something purposeful to

do. She's involved in groups, volunteers at her church, and stays actively engaged. She doesn't just sit around. She's constantly moving, contributing, and connecting. I really believe this sense of purpose has been key to her vitality.

Finding your purpose is one thing, but infusing that purpose into everything you do requires the right support. When you have an expert guiding your financial decisions, you're freed up to focus on living and sharing your purpose. An advisor can help you identify opportunities to leverage your wealth in ways that reflect your values, from funding a passion project to creating a legacy that aligns with your deepest goals.

In my practice, I've discovered that ***my*** purpose is to help people protect their assets and grow their freedoms. As a result, I make it my business to know what my clients do for a living. I know what they like to do for fun. I try my best to know who they are at a deep level, including their hopes, goals, and fears. I discover all I can about all the things that drive them, which allows me to help them in a more comprehensive fashion. It's a great feeling to connect them with contacts they might need, or help them build relationships with other professionals that enhance their lives.

When a client says, "thank you" or gives me a hug because I've helped them through a tough situation, that's when I know I'm living my purpose. It has very little to do with the revenue or other financial metrics of my business. For

me, it's about helping as many people as possible continue to succeed.

How Purpose Shapes Business

Just as individuals thrive when they align with their purpose, businesses are transformed when the people running them operate with purpose at their core. I've noticed that entrepreneurs and small business owners who find their purpose tend to solve problems differently than everyone else. Take a successful restaurant: it's never just about the food. It's about the restaurant owner's vision for creating a total experience – the environment and the way customers feel when they're there. You might find restaurants with excellent food but a cold atmosphere, and you know something's missing.

The best businesses focus not just on what they deliver, but ***how they deliver it***. They're quick to fix anything that needs adjustment. They build teams of wonderful people you get to know and can rely on. When you find these businesses, you become a fan. Why? Because the people running them have found their purpose in how they serve their customers.

This applies to any business, whether it's an HVAC company following up with clients, or a financial practice helping clients navigate complex decisions. The truly exceptional business owners are focused on the experience, not just the transaction. They do all the things

they're supposed to do, but they also create memorable relationships that last.

Once you've discovered your purpose, the question arises: How can you ensure the values and impact you've built endure beyond your lifetime? This brings us to the next step - building a legacy of lasting significance.

Key Takeaways:

Purpose Transcends Profit: True fulfillment comes when you align your skills, passions, and service to others. Financial success follows naturally, but it's never the primary driver—impact is.

Fear Is the Biggest Obstacle to Purpose: Most people don't pursue their purpose because of fear—fear of failure, judgment, or financial insecurity. Recognizing and confronting these fears is the first step toward living a purpose-driven life.

Purpose Fuels Success in Business and Life: Whether in personal fulfillment or business growth, purpose creates a deeper connection with others, leading to stronger relationships, better decisions, and long-term success.

CHAPTER 8

Building a Legacy of Impact

"In the end, people won't remember the money you had. They'll remember who you were, what you did for others, and the experiences you helped create."

- Rick Hadrava

At some point, all of us begin to think about the mark we'll leave on the world. What will people remember about us? What values will endure long after we're gone? Legacy, at its core, is about how your life's work ripples outward to influence and benefit others.

When most people think of legacy, they default to the financial aspect: wills, trusts, inheritances, and charitable donations. While those are important, they're only one part of the equation. True legacy goes beyond wealth. It's the story you leave behind, the lessons you teach, the values you instill, and the impact you create in the lives of others.

The question is: What kind of legacy do you want to build?

Legacy Is Bigger Than Wealth

You can't take your money with you, but you can ensure it's put to work in ways that reflect your deepest values. Legacy isn't just about the size of the financial inheritance you leave behind; it's about the spirit and meaning behind it. It's about answering questions like:

- What do you want your children, grandchildren, or community to remember you for?
- What lessons or principles have shaped your life, and how can you pass those forward?
- How do you want your wealth to create opportunities, solve problems, or sustain the people and causes you care about most?

Think about a mentor or family member who's made a lasting impression on your life. Chances are, it wasn't just their financial success that influenced you. It was how they carried themselves, how they made you feel, and the example they set. Your legacy can do the same for others.

Defining Your Legacy Goals

Legacy starts with clarity. To build a meaningful legacy, you first need to define it. Many people have vague ideas of wanting to "give back" or "make a difference," but they haven't taken the time to articulate what that actually looks like. Take a moment to reflect on these questions:

- What do you want to be remembered for? Perhaps it's your generosity, your dedication to family, or your ability to uplift others.
- What lessons or values do you want to pass down? Maybe it's resilience, kindness, or a commitment to giving back.
- What impact do you want your wealth to create? Whether it's funding education, supporting the arts, or providing for loved ones, this is your chance to shape how your resources are used.
- What does success look like for future generations? How can you provide a foundation for their growth without creating dependency?

Legacy doesn't have to be grandiose. Small, intentional actions can have a profound and lasting impact. For some, it's creating scholarships for students in need. For others, it's writing a family history to preserve their story for future generations.

The important thing is to make your legacy personal, authentic, and aligned with your values.

Client review meetings often lead to all sorts of conversations. While some topics may seem off track, I welcome these moments—they offer a chance to learn something new and find ways to provide even greater value.

Years ago, during one such meeting, we got on the topic of dogs. We spent at least half an hour sharing stories about our pets and laughing at some of the crazy things

we've encountered as pet owners. My clients had two dogs - Auggie and Pippa - and it was pretty obvious how much those two meant to them.

Once we shifted back to business, we began to focus our attention on their planning concerns outside the financials. Like a lot of clients we meet, they needed to update their estate plan but had been putting it off. Their family had grown - they now had grandkids, an empty house, and new legacy objectives. As we discussed the various changes needing to be addressed in their estate plans, I asked about their dogs. "If something were to happen to you both, what would happen to your pets?" They looked at each other with an expression that let me know they hadn't really given it too much thought. As we talked about it, I suggested a meeting with an estate planning attorney so their list of wishes and concerns could be properly addressed.

Several months later, I received a card in the mail with a picture of Auggie and Pippa, along with a short message thanking me for thinking of them. Man, I do love this job!

Taking Action to Build a Legacy

Defining your legacy is only the first step. The real work comes in making it a reality. This involves planning, intentional action, and leveraging the resources at your disposal. Here are practical ways my clients and I talk about creating their legacy:

- **Philanthropy and Charitable Giving:** Consider causes that align with your values. We might create a donor-advised fund, establish a family foundation, or make direct contributions to organizations that matter to you.

- **Passing Down Values:** Financial inheritance is important, but so is passing down values. Write letters to your loved ones, create a family mission statement, or share personal stories that convey the principles you hold dear.

- **Legacy Planning:** Through strategic collaboration with estate planning professionals, I help clients ensure their wealth aligns with their values and supports their goals. Together, we create a blueprint that sustains their vision far into the future. I network with estate planning professionals to ensure your wishes are documented and carried out. This might include setting up trusts, establishing clear directives for your wealth, or creating plans to minimize tax burdens on your heirs.

- **Mentorship and Teaching:** Share your knowledge and experience with others. Whether it's mentoring young professionals, teaching a skill, or simply offering guidance to your family, your wisdom is one of the most valuable things you can pass on.

Legacy isn't something that happens only after you're gone. It's something you build every day through your choices and actions.

Your Legacy Begins Now

Too often, people think of legacy as something to focus on in their later years. But the truth is, your legacy begins now. Every decision you make contributes to the story you'll leave behind. By living in alignment with your purpose and values, you're already building a legacy that reflects who you are and what you stand for.

Ask yourself:

- How can I use my time and resources to make a difference today?
- What opportunities exist right now to create impact?
- Who can I mentor, support, or uplift in this season of my life?

When you start living your legacy now, you experience the joy and fulfillment of seeing your efforts take shape. You don't have to wait to make an impact.

Legacy is about how you live. It's about aligning your wealth, time, and relationships with a vision that's bigger than yourself, which is what we've been talking about throughout this book. It's about creating a life that's not only successful but significant.

Remember, legacy isn't just for the wealthy or powerful. It's for anyone who wants to make their time on this earth meaningful.

In the next chapter, we'll uncover the signature system that accomplishes your legacy goals and all other aspects of financial planning, so you can achieve your Big Rocks.

Key Takeaways:

Legacy Lives in People, Not Just Assets - The most meaningful impact comes from the relationships you nurture, the lessons you share, and the values you instill.

Every Action Shapes Your Legacy - The choices you make today, big or small, contribute to how you'll be remembered and the influence you'll leave behind.

Start Living Your Legacy Now - You don't have to wait to make an impact. By aligning your time, resources, and energy with what truly matters, you create a lasting difference.

CHAPTER 9

Protecting Your Assets and Growing Your Freedoms

"There's no magic formula to success – only the discipline to align your financial decisions with your values and the courage to take intentional steps forward."

- Rick Hadrava

Building a financial plan that reflects your priorities, protects your assets, and creates lasting freedom requires a structured and highly personal process. Over the years, I've developed a proprietary system to help my clients achieve their goals while simplifying their lives and reducing unnecessary risks. This chapter will walk you through that process and how it can help you bring clarity, focus, and confidence to your financial journey.

The Foundation: Defining What Matters Most

If you've been reading this book carefully, you've already started this process. Defining what matters most—the Big Rocks of your life—has been a recurring theme, from

growing your freedoms to aligning your wealth with your values.

This same framework is what I guide my clients through when we begin working together. The questions we've explored—what freedom looks like, how you want to spend your time, what legacy you want to leave—form the foundation for every financial decision we make.

The process starts by asking the same key questions you've seen throughout this book:

- What are your most important priorities (your Big Rocks)?
- What does freedom look like to you?
- What obstacles stand in your way?
- Can you give me a snapshot of where you are today financially, and where you'd like to be?
- What does your wealth mean to you today, and what would you like it to mean in the future? Can you quantify these things?
- What would you like to spend your time doing?
- What are your greatest opportunities?
- What gets you most excited as you think about all the possibilities moving forward?
- How do you see someone like me best helping you achieve your goals and objectives?

My Proprietary System: The Freedom Builder™

Once we've clarified what's most important, we move into the actionable planning phase. This is where my structured process comes into play:

1. Defining the Objectives

As we get to know one another, I like to ask a number of questions with the intention of doing my very best to understand where clients are coming from. One key question I am always trying to understand is: ***What are we solving for?*** Many people find this question a hard one to answer, but it's critical, as it ensures we understand what matters to you and that every step we take is aligned with your vision. Whether it's achieving retirement security, protecting your family's future, or giving back to your community, etc., we tailor the plan to your unique goals.

2. Know Your Numbers

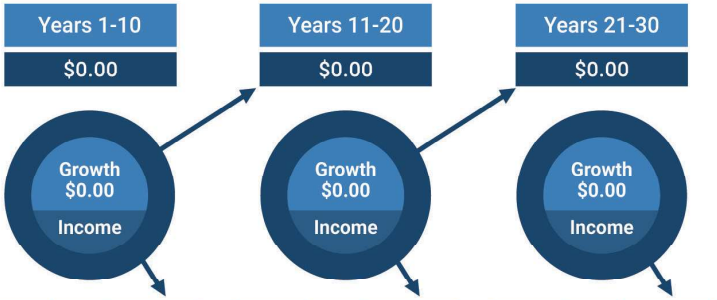
After getting a good idea of your objectives, we create a scenario designed to go deeper into your Financial Objectives. This is not a recommendation, but rather a starting point designed to give us a true snapshot of where you are today, where you want to go, and whether your expectations are realistic. The exercise takes a look at the following:

- Total of all current assets
- Year you plan to retire or begin distributions
- An assigned distribution amount or %
- A periodic inflation adjustment
- A target growth rate

THE DISTRIBUTION ILLUSTRATION

Assets: **$0.00**
Year Retirement Begins: **2025**

Distribution Rate: -
Target Growth Rate: -



Year		Annual Income
2025	1	$ -
2026	2	$ -
2027	3	$ -
2028	4	$ -
2029	5	$ -
2030	6	$ -
2031	7	$ -
2032	8	$ -
2033	9	$ -
2034	10	$ -

Year		Annual Income
2035	11	$ -
2036	12	$ -
2037	13	$ -
2038	14	$ -
2039	15	$ -
2040	16	$ -
2041	17	$ -
2042	18	$ -
2043	19	$ -
2044	20	$ -

Year		Annual Income
2045	21	$ -
2046	22	$ -
2047	23	$ -
2048	24	$ -
2049	25	$ -
2050	26	$ -
2051	27	$ -
2052	28	$ -
2053	29	$ -
2054	30	$ -

Spent 1-10	$ -	Spent 11-20	$ -	Spent 21-30	$ -

Total Income	$ -	Estimated Ending Value	$0.00

"Helping Successful People Protect Their Wealth and Grow Their Freedoms"

No investment strategy can guarantee success. This illustration is not tax advice, does not include fees or expenses that may be incurred, and past performance is not indicative of future results.

Actual returns may be less than illustrated.

If your time frame for taking distributions is more than 5 years, we will run a Future Value (FV) calculation and include it in your exercise. The purpose here is to have a meaningful discussion regarding the reality of your current situation as well as your goals and objectives. If we can demonstrate a high likelihood of success, then we can move on to the next phase. If not, we will need to address vulnerability in the current plan and begin to develop some action steps to improve on it.

3. Creating Your Cash Flow Model

The foundation of a solid wealth management plan is to make sure you're not going to run out of money, so we also create a comprehensive cash flow model that maps out your income sources—Social Security, pensions, investments, or business interests—and compares them to your spending needs. This model includes:

- Determining your actual needed withdrawal rate or "Customized Withdrawal Rate."
- Confirming that your objectives can be met.
- Setting aside enough income to get you through any market cycle while not impacting your lifestyle.
- Allocating long-term growth investments to balance risk and opportunity.
- Moving on to additional objectives important to you, such as estate planning, charitable giving, starting a business, or anything else above and beyond your baseline objectives.

For example, using conservative assumptions in our annual growth rate calculations, we can estimate the value of your current investments at retirement.

CUSTOM DISTRIBUTION ILLUSTRATION

Assets: **$3,000,000.00**
Year Retirement Begins: **2025**

Distribution Rate: **Custom**
Target Growth Rate: **6%**



Year		Annual Income
2025	1	$106,027.48
2026	2	$106,027.48
2027	3	$106,027.48
2028	4	$113,527.48
2029	5	$113,527.48
2030	6	$113,527.48
2031	7	$121,252.48
2032	8	$121,252.48
2033	9	$121,252.48
2034	10	$129,209.23

Spent 1-10 $1,151,631.55

Year		Annual Income
2035	11	$129,209.23
2036	12	$129,209.23
2037	13	$137,404.68
2038	14	$137,404.68
2039	15	$137,404.68
2040	16	$145,846.00
2041	17	$145,846.00
2042	18	$145,846.00
2043	19	$154,540.55
2044	20	$154,540.55

Spent 11-20 $1,417,251.61

Year		Annual Income
2045	21	$154,540.55
2046	22	$163,495.95
2047	23	$163,495.95
2048	24	$163,495.95
2049	25	$172,720.00
2050	26	$172,720.00
2051	27	$172,720.00
2052	28	$182,220.78
2053	29	$182,220.78
2054	30	$182,220.78

Spent 21-30 $1,709,850.72

Total Income $4,278,733.88

Estimated Ending Value $3,008,687.73

"Helping Successful People Protect Their Wealth and Grow Their Freedoms"

No investment strategy can guarantee success. This illustration is not tax advice, does not include fees or expenses that may be incurred, and past performance is not indicative of future results.

Actual returns may be less than illustrated.

This step ensures we establish a realistic picture of what your financial future might look like, providing clarity and a foundation for the next phases of your plan. By building this model, we can address critical questions such as: Will your portfolio sustain your retirement lifestyle? And how can we structure your assets to provide long-term stability?

4. Design a Growth Portfolio

With an adequate amount of income under you, we turn our attention to your Big Rocks - the things you really want to do, have, share, and be. Now we create a growth portfolio designed to balance sustainable growth and future income generation. The **Assets and Income Distribution Model** provides a roadmap for multiple phases of your retirement life. In each phase, we work to address your shorter-term lifestyle while assigning conservative targets for growth that can help us continue to fund future phases of your life.

For example, in the first 10 years, the portfolio funds your annual income needs while growing your assets. By the second and third phases, your income rises to reflect inflation adjustments, yet the portfolio maintains its strength. This approach ensures that your assets support your lifestyle while preserving wealth for the long term.

Why do we use a customized distribution rate and a conservative growth rate?

- The **4% Distribution Rate** is a commonly used rule of thumb suggesting that withdrawing 4%

of your portfolio annually, adjusted for inflation, may sustain you for 30 years or more in retirement with a higher degree of confidence versus simply winging it. The truth is, 4% is actually somewhat controversial in some financial circles. Some contend it's not the most efficient way to solve for long-term distributions. Some methods may start with 4% but use additional variables in calculating yearly distributions. What I have found is that clients like simplicity, and 4%, while perhaps not perfect, tends to be simpler to understand and has been a historically accurate tool to use. With that said, it is never a one-size-fits-all situation. Oftentimes, we use what we call the client's **"Custom Distribution Rate"** instead of the 4% rate, as we find it tends to be a better solution when the client has multiple income sources that meet the majority of their income wants and needs. When this is the case, it doesn't mean we won't adjust for larger distributions when appropriate. It just means a 4% or larger distribution rate is not necessary for meeting the client's objectives.

- A conservative **Target Growth Rate** reflects a disciplined approach to building resilience into your portfolio. While this target helps structure a plan for long-term sustainability, it's not about chasing high returns. Instead, we design portfolios where essential needs can be met even if returns fall short of this benchmark. When the portfolio exceeds a conservative targeted growth rate, it gives us the

opportunity to use those gains to build reserves for future opportunities or unexpected costs.

I like to say that when we do better than our targets, it's because I'm a genius, and when we miss a target, it's the government's fault (I usually get a chuckle here). The real truth is that we use these benchmarks as tools to help give you clarity, not hard, fast, rigid rules. By combining realistic projections with tailored adjustments, we create plans that empower you to enjoy your financial freedom with confidence.

Like I said in the introduction of this book, most advisors design a growth portfolio first, focused more on performance - which is unpredictable at best - without ever finding out your long-term goals. We do this only after we clarify what's most important to you.

5. Integrating The Other Important Objectives

After addressing your wants and needs, cashflows, targets, income, and growth, we turn to those other important conversations about things like estate and legacy goals, long-term care, risk mitigation, and anything else important to you. This includes collaboration with trusted estate attorneys and other professionals in my network to ensure your values are reflected in your wealth transfer and philanthropy plans.

Once in a while, a client will be surprised that we want to talk with their CPA or other professionals. I find this a little

funny, as I believe it can be really valuable to collaborate with the other professionals in your circle.

6. Maintain a 90-Day Check-In Cycle

We understand that life evolves, and your financial plan must adapt to those changes. We regularly review progress with a 90-day (or so) check-in to stay on track and make adjustments as needed. These check-ins also include an annual review to align your portfolio and strategies with your evolving goals. Every quarter, we evaluate progress and adjust as necessary, ensuring every decision aligns with your Big Rocks.

A Network of Resources at Your Service

When clients work with me, they gain access to an extensive network of professionals and resources. Think of my team as the hub of a wheel, with spokes extending out to various specialized experts in the world of portfolio management and beyond. We collaborate with CPAs, estate planning attorneys, trust officers, business valuation experts, and other professionals who can contribute to your complete financial picture.

For instance, if you need an estate planning attorney, I can provide trusted referrals. If your CPA is retiring, I can help connect you with some experienced professionals in my network. When we're reviewing a bond portfolio or considering municipal bonds, I tap our institutional bond

traders for insight. For those interested in philanthropic giving, for example, we have resources for donor-advised funds and beyond.

This network isn't just a list of names. It's a carefully curated group of professionals who share our commitment to client service. We coordinate with these experts to ensure all aspects of your financial life work together harmoniously.

The Initial Evaluation

Every meaningful relationship starts with understanding. In our first meeting, we'll take a deep dive into your current situation—not just the numbers, but what truly drives you. I'll encourage you to ask questions as well. Nothing is off-limits. This is a mutual assessment, where we both determine if we're the right fit for each other. A strong financial advisory relationship requires trust and alignment of values.

And I'll be direct: I won't take on clients if I don't believe I can add significant value to their lives. My focus is on creating relationships that align with shared values and deliver meaningful outcomes.

If we decide to work together, we'll begin with a structured 90-day action plan designed to build a foundation for long-term success. Our team will guide you through a comprehensive onboarding process that includes:

1. Access and Communication
    - Setting up secure digital account access
    - Establishing preferred communication methods
    - Scheduling regular check-ins
    - Creating emergency contact protocols

2. Process Education
    - Walking you through our service model
    - Explaining investment philosophy
    - Outlining regular contact points
    - Defining roles and responsibilities

3. Relationship Building
    - Regular discussions about life changes
    - Educational sessions tailored to your needs
    - Face-to-face meetings (when appropriate)
    - Team introductions and connections

We maintain regular contact to:

- Address acute needs or changes
- Discuss major expenses
- Review and rebalance portfolios
- Adjust strategies as needed

Sometimes, clients face unexpected situations - a family emergency, a business opportunity, or a major life change. My job is to stay close enough to understand these situations and adjust plans accordingly.

Our process includes:

- Regular portfolio reviews
- Proactive communication
- Educational updates
- Life event check-ins

I've found that this structured approach helps clients feel more confident and secure. They know what to expect, when to expect it, and who to contact with questions or concerns.

Making It Personal

While processes and systems are important, we never forget the human element. Every client is unique, with their own:

- Goals and dreams
- Fears and concerns
- Family dynamics
- Personal priorities

Our role is to understand all of the above as it pertains to you and incorporate it into everything we do. Sometimes, this means having difficult conversations or delivering challenging news. But by maintaining close relationships, you will never feel alone or left out in the cold.

Remember, the goal is to protect your assets and grow your freedoms. This requires staying close, building bonds, and always doing what's right for you, not just what's required.

Your Next Steps

If the path forward feels unclear, know that you don't have to navigate it alone. My team and I are here to guide you every step of the way. If you're ready to take the next step toward designing a life beyond wealth, scan the QR code below and schedule a free 20-minute introductory call with me. You can also use this link: www.calendly.com/rick-unitingwealth/introduction-call. This is your chance to ask questions, explore your goals, and begin creating the freedom you've worked so hard to achieve.

Key Takeaways:

A Clear Plan Creates Confidence: Establishing a structured financial process rooted in your priorities allows you to navigate life's uncertainties with clarity and peace of mind.

Consistent Reviews Ensure Progress: Regular 90-day check-ins and adjustments keep your financial strategies aligned with your evolving goals, helping you stay on track without unnecessary stress.

Collaboration Unlocks Potential: Leveraging a trusted network of experts ensures every aspect of your financial life works seamlessly together, empowering you to focus on what matters most.

CONCLUSION

Your Path to Freedom Starts Here

Throughout this book, we've explored how to align your financial decisions with your values, protect your assets, grow your freedoms, and create a legacy that reflects the life you want to live. You've learned the importance of defining your Big Rocks, managing your time, relationships, and wealth intentionally, and leveraging the expertise of trusted advisors to simplify your financial life.

But understanding the strategies is only part of the equation. What truly sets people apart—those who achieve extraordinary lives from those who remain stuck in overwhelm and uncertainty—is action.

Right now, you're standing at a turning point.

One path leads to clarity, control, and confidence—a future where your wealth supports your values, your time is spent on what matters most, and your legacy reflects who you are. The other path? Hesitation, doubt, and unnecessary risk—a

future where sustaining your wealth becomes your main focus in life because you didn't take the steps to protect it.

The Cost of Waiting

Here's the reality: The world doesn't wait. Markets fluctuate, tax laws evolve, and unexpected life events can derail even the best intentions. Every day you delay taking action is a day you risk losing control over your financial future.

Without a clear, actionable plan:

- Your financial resources may not be as secure or sustainable as you think.
- You could pay far more in taxes than necessary, leaving less for your family or the causes you care about.
- Unplanned healthcare costs could erode the wealth you've worked so hard to build.
- You may unintentionally burden your loved ones with decisions they aren't prepared to make.

Your Bigger, Better Future

Now imagine the alternative—a future where you wake up each day with a deep sense of confidence and purpose, knowing your finances are aligned with your Big Rocks. A future that provides:

- Peace of mind, knowing your wealth is protected and optimized.
- A plan that reflects your values and creates opportunities for those you care about.
- The freedom to focus on what you love most, without worrying about the details of financial management.

This isn't wishful thinking. It's the result of taking deliberate, intentional steps today.

A Plan That's Built *With* You, Not For You

At the heart of my work is the belief that every person's financial journey is unique. Your priorities, challenges, and dreams are yours alone, and your financial plan should reflect that. That's why my proprietary system is custom-tailored to your life, with clear objectives, structured action steps, and regular check-ins to keep you on track.

From building cash flow models to designing growth portfolios and minimizing risk, my approach creates a plan that gives you clarity, simplifies complexity, and empowers you to live with confidence.

When you work with me, you create a life that aligns with your values, supports your freedom, and leaves a meaningful legacy.

Your Moment to Take Action

By reading this book, you've already taken the first step. You've done the work of reflecting on what truly matters. Now it's time to take the next step.

Start by asking yourself:

- Have I clearly defined my Big Rocks?
- Do I have a plan that reflects my values and protects my assets?
- Am I ready to take action to create the life I want?

If you're ready to move forward, you don't have to do it alone. My team and I are here to guide you, providing the tools, resources, and support you need to turn your vision into reality.

Let's Build Your Future Together

If this resonates with you, schedule a free 20-minute consultation using the QR code in this book or by visiting calendly.com/rick-unitingwealth/introduction-call. This is your chance to ask questions, clarify your priorities, and start building a plan that works for you.

Together, we can align your financial decisions with your values, protect what you've built, and create the freedom you've worked so hard to achieve.

Your future starts now. Let's make it one worth living.



ABOUT THE AUTHOR



Rick has more than 30 years of experience in the wealth management industry. Having moved from Minnesota in 1980, Rick calls Oklahoma home. Graduating from Oklahoma State University and serving in the Oklahoma Army National Guard helped lay the foundation for a career spanning over three decades in the investment business.

From working as a trainee in a bullpen making daily cold calls to managing some of the most profitable offices at some of the biggest financial firms, Rick has done it all. He has hired, recruited, trained, and supported hundreds of advisors over his career. He has been fortunate to have

been mentored by some of the best in the business along the way.

Throughout his career, he has dedicated himself to helping small business owners and successful individuals protect their biggest assets and enhance their financial freedom. His passion for empowering others has made him a trusted advisor and a beloved figure among his clients, whom he considers family.

Today, he sits alongside other like-minded advisors as a partner and owner of Uniting Wealth Partners, an independent Registered Investment Advisory firm (RIA) where the focus is on providing comprehensive and client-focused service today and for generations to come. As a firm, UWP strives to deliver the stability and resources of a large enterprise with the personal touch of a boutique advisory practice.

When he is not working, Rick enjoys spending time with his friends and family, spending time outdoors at his cabin, exploring nature, and cherishing moments with his wife Ann, their two children Kathryn and Turner, and their two dogs Jewelz and Ted. An avid reader, he finds joy in diving into new books and ideas, continually seeking knowledge and inspiration.

Rick Hadrava's journey is a testament to his dedication to service, community, and the belief that true success is measured by the impact we have in the lives of others.

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