

Liberty One Wealth Advisors

At Liberty One Wealth Advisors, we measure our success through our ability to help individuals and families achieve a secure financial future, while focusing on the personal goals and aspirations of each and every client. We are fiduciaries, acting in the best interest of our clients, providing objective, holistic and relevant advice. Ultimately, we aim to be the CFO for our clients and their families, and pride ourselves on cultivating long-lasting relationships.

Control the Controllable

Cost

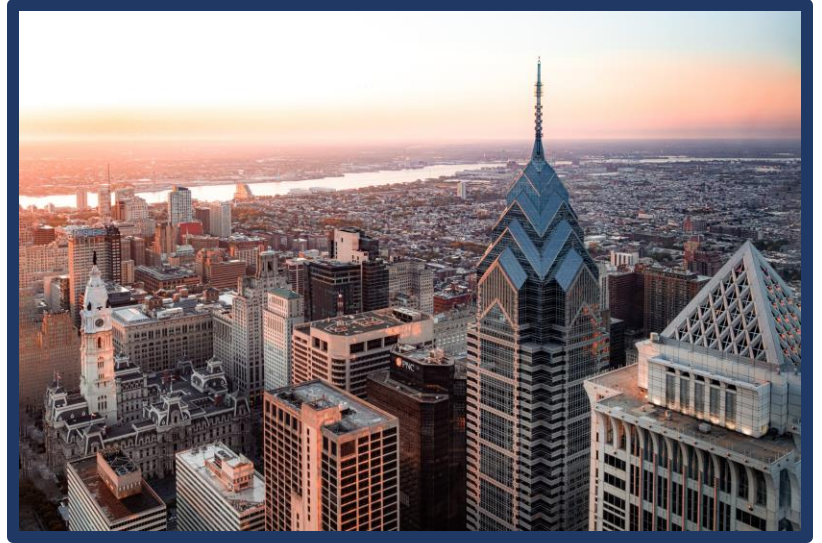
Minimizing costs by using exchange traded funds and direct indexing to optimize your portfolio

Tax-Efficiency

Making your assets work efficiently through appropriate asset location, investment selection, and tax-mitigating strategies

Risk

Clear, thorough planning to mitigate risk and grow your assets responsibly



Why Us

- Our team of CFP® professionals help to simplify the financial planning process and educate our clients each step of the way. The boutique nature of our firm allows us to focus on each clients' individual needs, while providing the necessary resources to build out a comprehensive plan and alleviate the stress of major financial decisions.
- We believe in clear, thorough planning to preserve, sustain, and grow our clients' wealth over a long-term time period. We work closely with our clients, their families, and their trusted advisors to identify their needs, goals, and initiatives. We then construct tailored portfolios that facilitate a lifestyle of independence and freedom. Engage a first-class team to proactively drive your success.

Our Holistic Approach

Financial Planning

Bespoke financial planning helps put our clients in a position to reach their short and long-term goals. A sound investment strategy starts with a plan, and this robust financial plan is the foundation of the investment strategy.

Asset Allocation

Effectively diversifying across asset classes enables our team to guide clients on the path to their goals as we aim to minimize return variability over the long term.

Investment Management

Managing risk through active rebalancing empowers our clients to mitigate the level of overall risk within their investments. A rules-based strategy that's incorporated for each client looks to take the emotion out of investing.

Asset Location

Optimal portfolio construction minimizes the impact of taxes by investing tax-efficiently based on account type. Taxable and tax-advantaged accounts invested appropriately can lead to incremental return differences that have a powerful compounding effect over the long run.

Behavioral Coaching

Investing evokes emotion. In an ever-changing market, our hands-on approach provides the appropriate guardrails during years of great returns as well as the foresight to stay invested during times of opportunity.

Financial Education

Our team's enhanced focus on education empowers our clientele to cultivate an increased understanding of the financial markets.



Your Personal CFO

How We Can Help

Investment Planning

- Customized, rules-based portfolios, taking the emotion out of investing
- Minimize costs and taxes while effectively managing risk

Retirement Planning

- Goal setting and cash flow analysis
- Review of retirement plans
- Social Security Analysis
- IRA Contributions

Tax & Estate Planning

- Review and update trust and estate plans
- Tax-loss harvesting
- Roth conversions

Cash Flow & Budgeting

- Review goals, expenses and budgets
- Savings and emergency fund
- Debt management

Risk Management & Insurance Planning

- Review existing policies
- Life, disability and long-term care insurance analysis

Family & Health Planning

- Education planning for children
- Gifting & establishing trusts
- POA, trusted contact, advanced directives

Corporate Benefit Planning

- Providing retirement plan solutions for both businesses and employees

Current Wealth Management Landscape

	LIBERTY ONE WEALTH ADVISORS	DO-IT-YOURSELF	ROBO-ADVISOR	TRADITIONAL INDEPENDENT WEALTH MANAGEMENT FIRM	INSURANCE COMPANY / BANK ADVISOR	COMMISSION-BASED BROKER
PORTFOLIO MANAGEMENT						
Low-cost investments	✓	✓	✓			
Customized portfolio	✓	✓		✓		✓
Tax-efficient placement of investments	✓		✓			
Strategic tax loss harvesting	✓		✓	✓	✓	
Proper rebalancing techniques	✓		✓	✓	✓	
Integration of 401(k) accounts into one portfolio model	✓					
Direct Indexing	✓					
Proprietary products					✓	✓
Investment risk analysis	✓					
Stock options analysis and strategies	✓					
Behavioral coach to guide you through turbulent times	✓			✓	✓	
Simplify and consolidate accounts	✓			✓		
Outsourcing of time required to manage portfolio	✓		✓	✓	✓	✓
Fiduciary standard of care	✓			✓	✓	
Private client relationship	✓			✓		✓
FINANCIAL PLANNING						
Proactive guidance on all financial matters	✓			✓	✓	
Cash flow based modeling	✓					
Net worth projections to guide decision-making	✓			✓	✓	
Tax return analysis	✓				✓	
Pension Analysis	✓					
Plans that consider assets not directly managed by advisor	✓			✓	✓	
Deep integration between tax planning and investment management	✓			✓	✓	
Social Security optimization	✓			✓	✓	
Outsourcing of time required to make financial planning decisions	✓			✓	✓	
Coordination with other professionals (CPA, attorney, etc.)	✓			✓	✓	
Guidance of tax-advantaged charitable giving	✓			✓	✓	
Insurance review and implementation	✓					
Trust and estate planning	✓					



Our Planning

Engage a First-Class Team to Proactively Drive Your Success. Having a comprehensive financial plan is invaluable. Regardless of your current wealth or the state of the capital markets, it provides numerous benefits that positively impact your financial well-being and peace of mind. Financial planning isn't just about investing; it's about what money can do for your confidence, security, and quality of life.

Assessing Current Investments, Savings, Liabilities, and Protection Assets

Net Worth Detail - All Resources

This is your Net Worth Detail as of 10/04/2022. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain all of your Assets and Liabilities are entered.

Description	John	Jane	Joint	Total
Investment Assets				
Employer Retirement Plans				
John's 401(k)	\$240,121			\$240,121
John's E-Trade IRA	\$624,201			\$624,201
Individual Retirement Accounts				
Jane's Schwab IRA		\$518,464		\$518,464
John's Vanguard Roth IRA	\$319,385			\$319,385
Taxable and/or Tax-Free Accounts				
John's Company Stock			\$499,250	\$499,250
Joint Cash Savings			\$246,850	\$246,850
Total Investment Assets:	\$1,183,707	\$518,464	\$746,100	\$2,448,271
Other Assets				
Home and Personal Assets				
Home			\$1,125,000	\$1,125,000
Total Other Assets:	\$0	\$0	\$1,125,000	\$1,125,000
Liabilities				
Personal Real Estate Loan:				
Mortgage	\$530,000			\$530,000
Total Liabilities:	\$530,000	\$0	\$0	\$530,000
Net Worth:				\$3,043,271

Results - Current and Recommended

Results	Current Scenario		Recommended Scenario	
	Average Return	Bad Timing	Average Return	Bad Timing
Estimated % of Goals Funded	100%	91%	100%	100%
Likelihood of Funding All Goals	<p>60% Probability of Success Below Confidence Zone</p>		<p>78% Probability of Success In Confidence Zone</p>	
	Your Confidence Zone: 70% - 90%			
	Current Scenario	Recommended Scenario	Changes In Value	
Retirement				
Retirement Age				
John	62 in 2031	62 in 2031		
Jane	62 in 2031	62 in 2031		
Planning Age				
John	98 in 2067	98 in 2067		
Jane	94 in 2063	94 in 2063		
Goals				
Needs				
Retirement - Basic Living Expense				
Both Retired	\$120,000	\$116,004	Decreased \$3,996	
John Alone Retired	\$0	\$0		
Health Care				
Both Retired Before Medicare	\$26,275	\$26,275		
Both Medicare	\$10,421	\$10,421		
John Alone Medicare	\$7,068	\$7,068		

Providing Actionable Steps to Put You & Your Family in a Stronger Position for the Future

