

# WHAT IS 'ENOUGH'?

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TCI Wealth Advisors, Inc.  
Advisor and Shareholder



## Objectives

1. Recognize the relationship between your priorities and what is enough for you
2. Acknowledge what you can and can't control in your financial planning process
3. Understand TCI's process



What is Enough?



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### What is Enough?

LIFE STRATEGY  
BY TCI WEALTH ADVISORS

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### TCI'S Life Strategy Formula

Maximum Chances of Happiness

=

Clear Priorities

+

Efficient Resource Allocation

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### Wealth Purpose


<b>Why?</b> Expressed through your values and your Mission		<b>What?</b> Expressed through the Vision you have for your family and your Wealth Purpose Statement	<b>How?</b> Expressed through your key focus areas, Catalytic Projects, and Peak Performance goals/boundaries
Top Multifunctional Values (name)	Top Multifunctional Values (name)	Vision Statement (Draft)	What needs to be re-evaluated to ensure alignment with your current thinking?
Mission Statement (Draft)		Wealth or Legacy Purpose Statement (Draft)	

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## TCI's Goal

Our wealth management process is designed to help you answer the following questions:

1. What brings you happiness and fulfillment in your life?
2. What role does money play in your life?
3. Does your financial strategy support your pursuit of happiness?



## TCI's Process

- Priorities Assessment**
  - Complete Assessment
  - Identify Goals & Values
- Discovery Meeting**
  - Review assessment results
  - Begin building financial plan
- Strategy Meeting**
  - Quantify the path to your goals
  - Recommendations



## Step One: Priorities Assessment

Shopping	Living Sustainably	Being Creative
Family	Travel	Making a Difference
Leaving a Legacy	Volunteering	Further Education
Philanthropy	Career	Pets
Caring for Loved Ones	Friends	Supporting Your Children
Early Retirement	Second Home	Wellness



## Step One: Priorities Assessment

Security	Growth	Balance
Stability	Free Time	
Freedom	Status	
Power	Prestige	Flexibility
	Accomplishment	



## Step One: Priorities Assessment

IRA	Charitable Trust	529s	Life Insurance
Commercial Property	Alternative Investments	Power of Attorney	Business Ownership
Real Estate	Family Trust	Wills	Rental Property
Stock Options	Promissory Notes	Pensions	
Passive Income	Inheritance	Annuities	401k
Social Security	Family Limited Partnership	ROTH IRA	



## Step Two: Discovery Meeting

**Individual Portion**

**Are you spending enough time on your priorities?**


I spend enough time with my family.	Sam	Roni
I spend enough time taking care of my own needs.	Agree	Agree
I spend enough time giving back to my community/charitable causes.	Agree	Disagree
	Disagree	Disagree

**What are your feelings about money?**

I'm afraid I'll run out of money.	Disagree	Agree
My spouse/partner and I view money differently.	Disagree	Agree
I feel stressed or anxious when I think about money.	Disagree	Disagree
I feel like we have less money than our friends and neighbors.	Disagree	Disagree

**Are your finances aligned with your values and goals?**

More time and flexibility to focus on the things I value the most	Want	Want
Personal development (e.g., take classes, hire a trainer, etc.)	Want	Need
Transition to a career that is a better fit for me	Need	Want
Contribute to the cost of education for our children and/or grandchildren	Need	Need
Upgrade my primary residence and/or buy a second home	Wish	Wish



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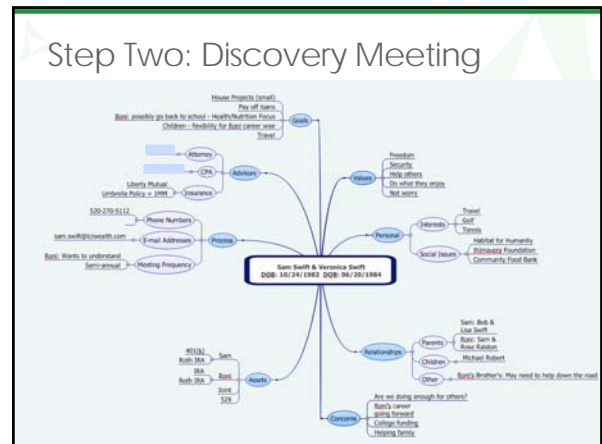
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## Step Three: Strategy Meeting

☆ **strategic planning**

**Definition**  
 A systematic process of envisioning a desired future, and translating this vision into broadly defined goals or objectives and a sequence of steps to achieve them.



## Step Three: Strategy Meeting




## Step Three: Strategy Meeting

**Portfolio Allocation**





## Step Three: Strategy Meeting

**Your Big Picture**






## What is Enough For Sam?



1. Comfortable Home
2. Time with Family
3. Make an Impact on my Community



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## Step Three: Strategy Meeting




## Step Three: Strategy Meeting

- How Much We Save
- How Much Risk We Take In Our Portfolio
- How Much We Leave Behind
- When We Retire
- How Much We Spend In Retirement



## Life Transitions

- Career Transition
- Professional Sabbatical
- Educational Funding Impact
- Estate Value Considerations
- Entrepreneur Exit Strategy

?



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