CORBETT ROAD
WEALTH MANAGEMENT

Transforming Aspirations into Meaningful Accomplishments

Table of **Contents**

It's Nature, **Not Numbers**

In general, people are optimistic about what the future holds, the lives they will lead, and the milestones they will achieve along the way.

Unfortunately, the biggest hindrance many people face in the pursuit of the life they want is themselves. The success and attainment of real wealth by an individual (or couple) isn't solely determined by whether or not they outperformed the market, their neighbor, or their colleague.

Most often, it is the culmination of several decisions that fail to recognize and plan for their attitudes, habits, and natural tendencies.

Simply put, it is not the numbers (financials) that inhibit one's success, but their human nature.

> There is nothing that can be changed more completely than human nature when the job is taken in hand... — George Bernard Shaw

> If you fail to plan,
> you are planning to fail.
> –Benjamin Franklin

Why is Corbett Road Different?

Time and time again, studies are done, surveys are collected, and data aggregated, resulting in the majority of people being financially unprepared. In response, the financial industry has created several retirement planning calculators and resources to help people determine the amount of money they need to retire and the number that will allow for that retirement to be successful. These are helpful tools and exercises and while well intended, the information provided often falls short. The lack of execution and effectiveness of those tools is not because they are inaccurate, it is because they fail to account for the most critical element appropriately. They fail to account for **YOU**.

Why Choose Corbett Road?

Our three wealth service offerings provide various levels of advice and service, designed to cater to your needs at your particular stage in life. This flexibility allows Corbett Road to provide expertise and advice along the way as your wealth grows and your service needs become more complex.

SMART**LIFE**™ ACCESS

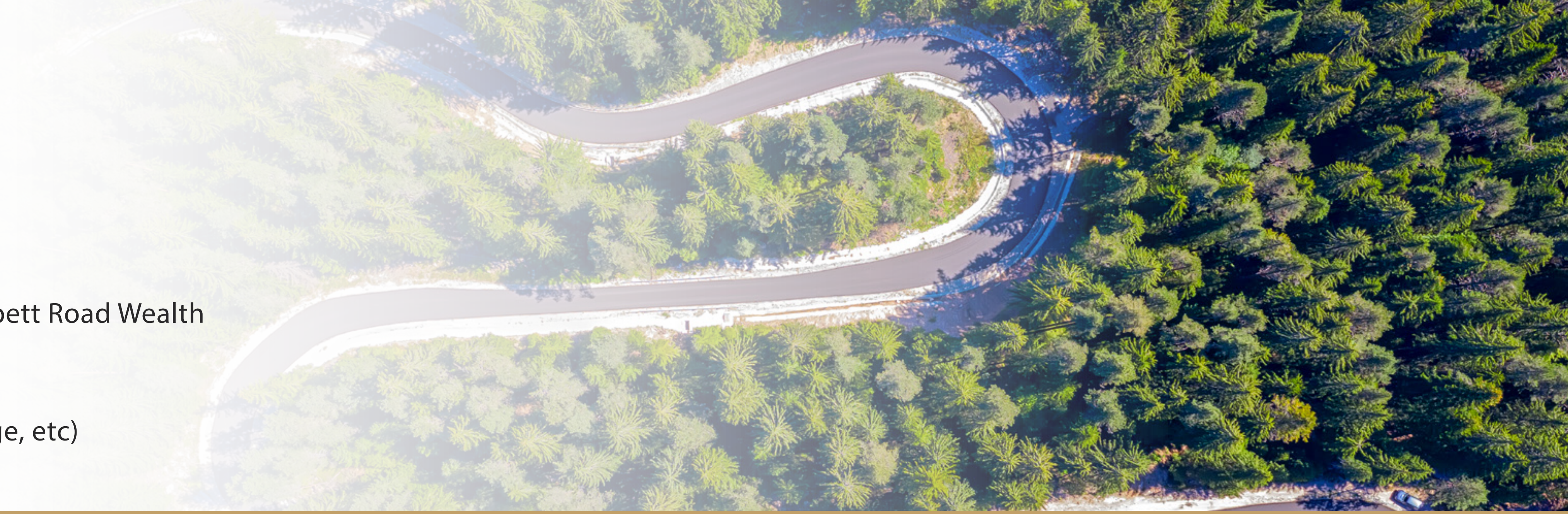
smart**life**™ Access is our introductory level into Corbett Road Wealth Services. Our 360° onboarding process provides a qualitative, quantitative, and behavioral risk snapshot allowing us to start you on the right path quickly and efficiently. Our Advisors offer situational client-driven advice and assessment, annual reviews of your accounts, and can be used as a sounding board for all financial matters.

SMART**LIFE**™ FOUNDATION

Corbett Road offers a holistic financial plan for those who wish to have a complete view of their current financial situation. This pay-by-the-hour service is designed to highlight your existing strengths, weaknesses, and path toward your stated future goals.

SMART**LIFE**™ WEALTH

Our smart**life**™ Wealth Experience offers all of the Foundational Essentials and Planning services. However, smart**life**™ Wealth is a continuous, coordinated interactive effort working with a Corbett Road Advisor and planning team to meet your goals. smart**life**™ provides additional reviews, proactive mentoring, coaching, education, and advice.



smart**life**™ ACCESS

Corbett Road's smart**life**™ Access promotes a quick start into the Corbett Road Wealth approach which offers the following:

- Regular Reviews
- Services – financial calculations/estimations (retirement, college, etc)
- Advice – Situational advice on specific topics of importance

360º CLIENT RISK MANAGEMENT

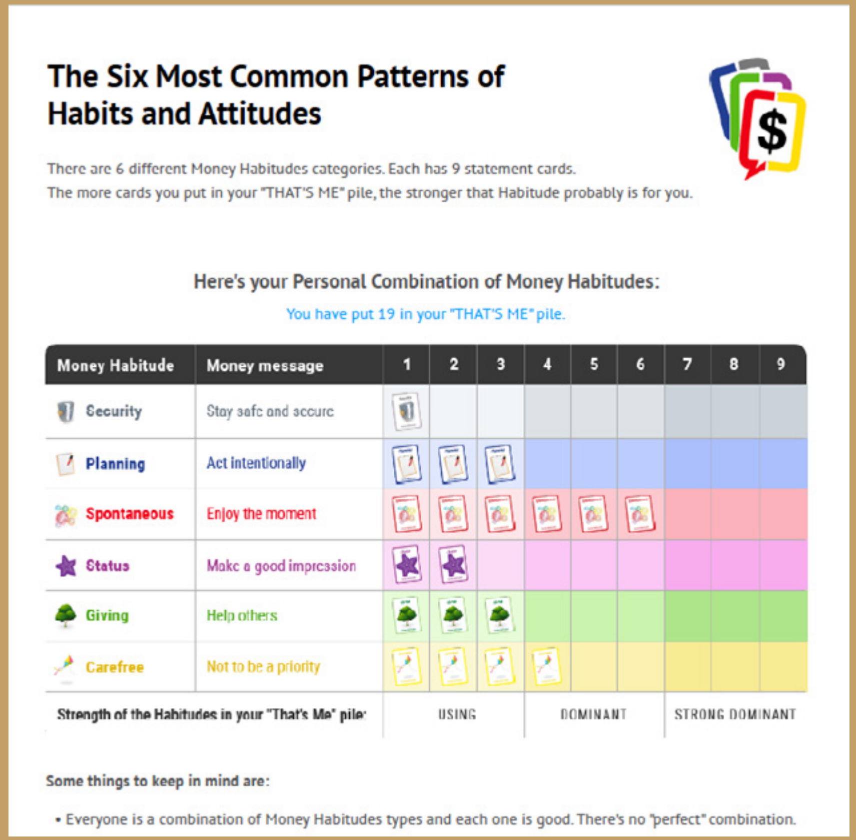
Corbett Road completes our 360º Risk Assessment that uses behavioral, qualitative, and quantitative metrics to understand your view of money and your risk appetite fully. This initial step is vital to your future success, as the market can be extremely volatile, causing some to make irrational decisions at the worst possible moment. Understanding the level of risk you are willing to take is paramount in constructing an overall game plan that can weather market storms when they occur.

Your Current Portfolio | **Your Risk** Score | **Corbett Road** Solution

Collaboration with you plays a key role in determining the risk parameters within our investment solutions. Our risk assessment is driven by behavioral financial analysis, which provides us with a deeper understanding of how our clients react to different market conditions. By combining your needs and preferences with our risk analysis, we are able to formulate well-tailored investment strategies that align with your goals.

WHERE ARE YOU TODAY?

It isn't easy to define where you are going without having a firm grasp of where you are and what is impacting you today. As part of our 360º Risk Assessment, you go through a self-discovery process that helps provide insight into your habits and attitudes. Gaining this insight gives you a heightened awareness of your life areas that your attitudes and practices may positively impact. These insights also highlight other areas of your life that you may want to be more conscious of when they are present. Combining these insights with an additional priorities exercise enables Corbett Road to craft a plan explicitly designed around you, your priorities, and the insights gained.



The Six Most Common Patterns of Habits and Attitudes

There are 6 different Money Habitudes categories. Each has 9 statement cards.
The more cards you put in your "THAT'S ME" pile, the stronger that Habitude probably is for you.

Here's your Personal Combination of Money Habitudes:

You have put 19 in your "THAT'S ME" pile.

Money Habitude	Money message	1	2	3	4	5	6	7	8	9
Security	Stay safe and secure									
Planning	Act intentionally									
Spontaneous	Enjoy the moment									
Status	Make a good impression									
Giving	Help others									
Carefree	Not to be a priority									
Strength of the Habitudes in your "That's Me" pile:		USING			DOMINANT			STRONG DOMINANT		

Some things to keep in mind are:

- Everyone is a combination of Money Habitudes types and each one is good. There's no "perfect" combination.

crfusion™ STRATEGY BLENDING

Using your 360° Risk Assessment, Corbett Road is better able to customize your investment solution through our cr**fusion**™ process. cr**fusion**™ Portfolios are the resulting integration of our MAAP and smart**tactical**™ Strategies into one seamless solution. By combining two or more of our strategies (both strategic and tactical), we establish guardrails around your maximum and minimum risk parameters. This provides you with a customized and targeted solution that considers both the positive and negative fluctuations that occur throughout a market cycle.

MAAP™ Strategy	+	smart**tactical**™ Strategy	=	cr**fusion**™ Strategy
Asset Allocation strategies are designed to stay true to a specific risk level (i.e. 60% stock/40% bonds) regardless of what is going on in the market		Tactical strategies have the ability to be 100% in stocks, 100% in cash, and anywhere in between depending on the health of the market		Our Fusion strategies allow a client to invest in a customized and targeted solution that considers both the positive and negative fluctuations that occur throughout a market cycle
– Market Health +		– Market Health +		– Market Health +
15%-25% Overall Stock Percentage		0%-100% Overall Stock Percentage		10%-60% Overall Stock Percentage

smart**life**™ FOUNDATION

Corbett Road's smart**life**™ Foundation provides a holistic financial plan of your current financial state and a look into your financial future. The plan will point out your current weaknesses and strengths and provide guidance to reach your goals.

smart**life**™ Foundation is designed to provide the bedrock for building a new financial future. The plan will cover the following areas:

- » Financial Goals
- » Net Worth Statement
- » Budget and Cash Flow Planning
- » Debt Management Plan
- » Retirement Estimates
- » Emergency Funds
- » Insurance Recommendations
- » Estate Document Recommendations
- » Investment Optimization

Corbett Road charges a per hour fee for planning services. Most plans require 4-8 hours of work by our Advisor and Planning Team. As well the length of time to complete a plan varies with the interaction of the Advisor and Client and the availability of financial information supplied to Corbett Road.

smartlife™ WEALTH

What you do today makes a significant difference. Your thoughts and actions impact your life, the lives of those you care most about, the community that surrounds you, and the way you will be remembered.

Each day presents an opportunity for you to make a decision that supports the life you envision. Rather than settling for the "good life", let us help you build an extraordinary one.

Our smart**life**™ Wealth experience provides all of the features of Foundational Essentials and Planning but adds active coaching, mentoring, and education throughout the year.

Having too many priorities, not enough time or a lack of self-discipline often results in going through the daily motions and experiencing life through a reactionary lens. You still have goals that you think about and want to accomplish, but too often, you find yourself pushing those goals to tomorrow's "to-do" list and reacting to life as it comes at you, one day at a time. This can often be the difference between experiencing the life you envision and the plan or goals you have set for yourself going unmet.

Corbett Road's smart**life**™ Wealth experience helps you overcome those obstacles by tackling your wealth goals and plans in three phases:

01

- Motivational
- Behavioral
- Destination Setting
- Education
- Preliminary Life Plan

02

- Reassessment
- Estate
- Legacy
- Charity
- Operational Life Plan

03+

- Coaching
- Benchmarking
- Review
- Yearly Reassessments

Corbett Road believes a family's true wealth is best measured by their fulfillment/abundance across four essential domains: **ethos, economic, experience, and empowerment.** smart**life**™ Wealth begins with client behavior and motivation, and aides you in achieving the balance among the "Four E's" that is optimal to living your version of an extraordinary life.

Ethos

Ethos can be found throughout the other three domains and is rooted in your core values, beliefs, and overall wellness. This domain covers such areas as your family, your health, your happiness, and your overall physical, mental, and spiritual well-being.

Economic

The 'Economic' domain covers the monetary or financial aspect of your life. This element is rooted in examining your money, retirement plans, businesses, real estate, etc. It is essential for you to understand your current financial picture, how it plays a role in the lives of you and your family, and set monetary achievement milestones. The ultimate purpose of this element is to turn money into meaning. By having a thorough understanding of this element, you can better utilize the money you have now (and will have in the future) to live your most ideal life.

Experience

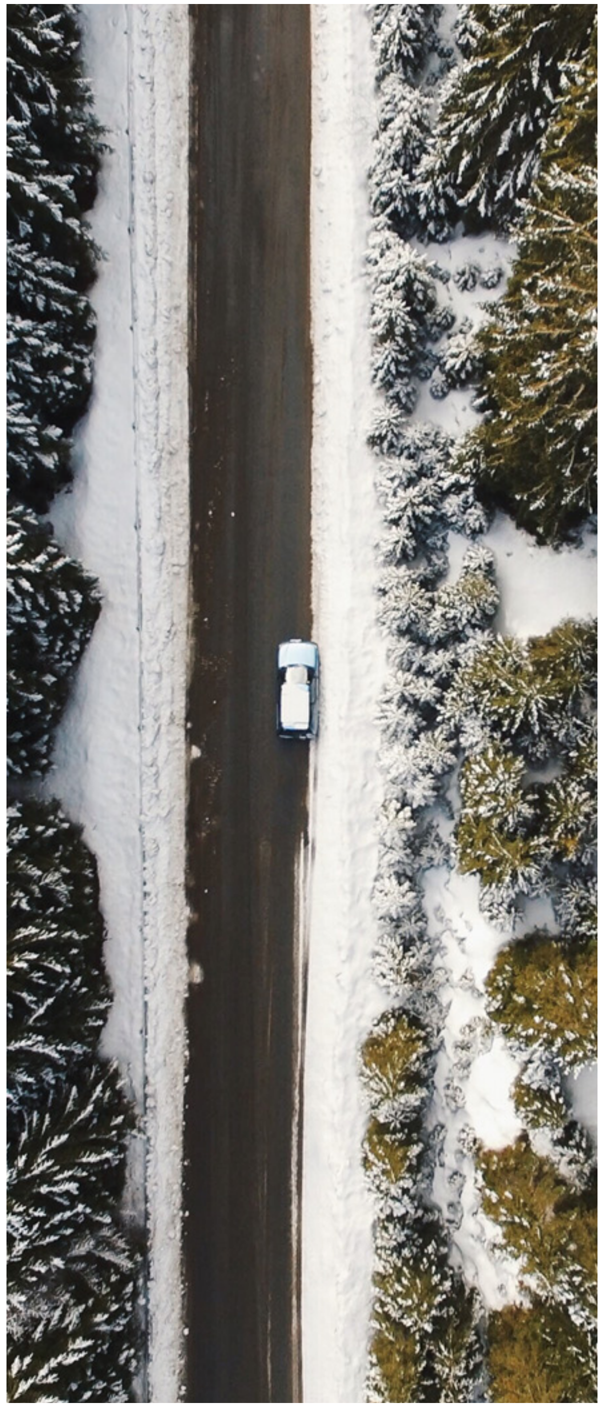
The 'Experience' domain expands on your ability to convert your experience into value. The knowledge gained from the experiences you have had has shaped you. Capturing your experiences is vital to learning, growing, and imparting that wisdom to others. How you use your experiences (both positive and negative) to find personal clarity and growth and ensure that your values and traditions are a vital component of your legacy to your loved ones and your community defines the experience domain.

Empowerment

The 'Empowerment' domain resides in the act of giving or contributing. Whether it is your family, your community, a cause you are passionate about, or the greater good of humanity, empowering others often increases your level of satisfaction and well-being. Allowing your success to create an environment that helps others succeed is true empowerment.

> **"** The secret to getting ahead is **getting started.** –Mark Twain **"**

Begin by asking yourself the following:



1. Imagine that you are financially secure and that you have enough money to take care of your needs, now and in the future.

   How will you live your life?

   What would you do with the money?

   Would you change anything?

2. Now imagine that you visit your doctor who tells you that you have 5 to 10 years to live. The good part is that you won't ever feel sick. The bad news is that you will have no notice of the moment of your death.

   What will you do in the time you have remaining to live?

   Will you change your life, and how will you do it?

3. Finally, your doctor shocks you with the news that you have only one day left to live. Notice what feelings arise as you confront your very real mortality.

   What dreams will be left unfulfilled?

   What do you wish you had finished or had been?

   What do you wish you had done?

   Did you miss anything?

You Always Have Time For **The Things You Put First**

Narrowing your focus can clarify your vision and enable you to allocate your resources (time, money, focus, etc.) to the areas of your life in which you place the most value. Using the tools and exercises available to you through smartlife WEALTH empowers you to make smarter decisions that most align with those values and exponentially increases the odds you execute your vision.

Spend time with people I care about

Preparation for the unexpected

Pursue my hobbies

Maintain my current lifestyle

Improve/maintain physical health and wellness

Improve/maintain spiritual wellness

Get more involved socially/make new friends

Educate others I care about

Spend without guilt

Discover new hobbies

Improve/maintain mental wellness

Support family members

Personal development or education

Provide a legacy

Income security/rainy day fund

Not being a burdon on my family

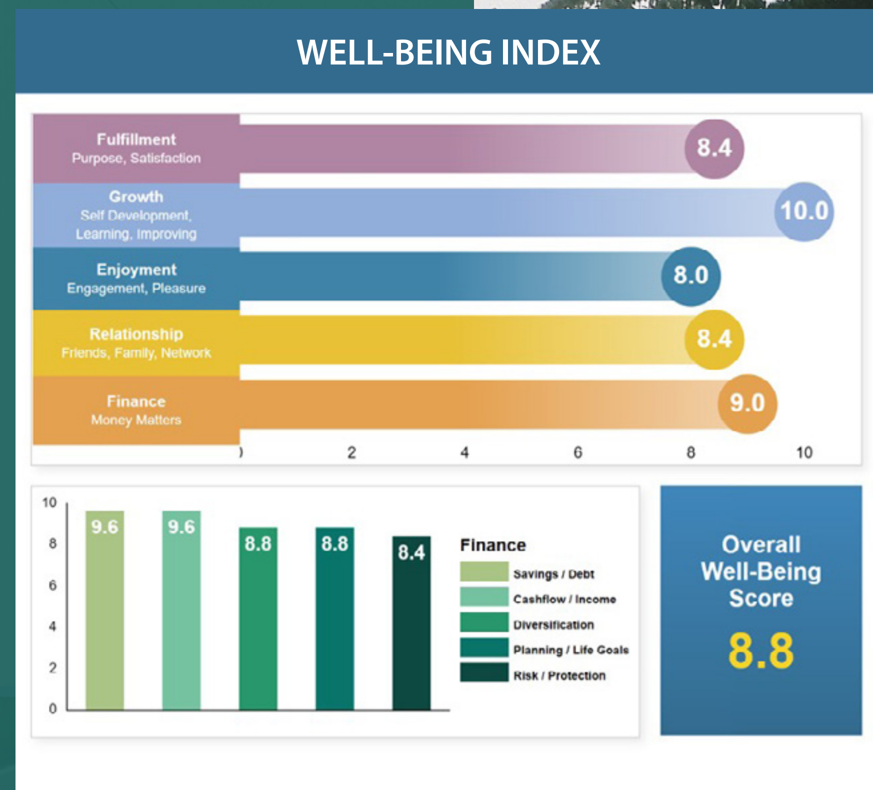
Minimize Taxes

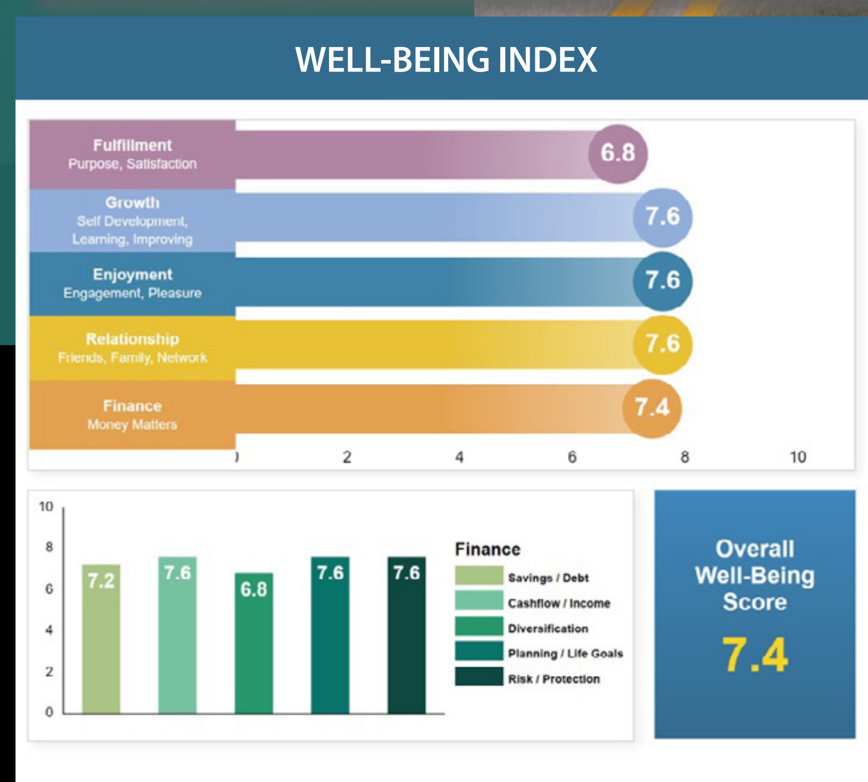
> Your priorities aren't revealed by what you say they are. They are revealed by how you live.

“Meaningful Change **Starts with One Step**”

–Anonymous

The first step towards true wealth is gauging your fulfillment across several areas through our Well-Being Index Assessment. This provides a baseline upon which to work and fosters further discussion with you, individually or with your spouse. This exercise can also reveal details about you or your spouse that you have yet to discover or discuss previously. Initially, we must go through this process to ensure you take the steps necessary in beginning the journey to aligning your life with your vision. You will likely want to readdress this periodically, as it will continue to serve you as a temperature gauge regarding your progress and overall balance across the 4 E's.



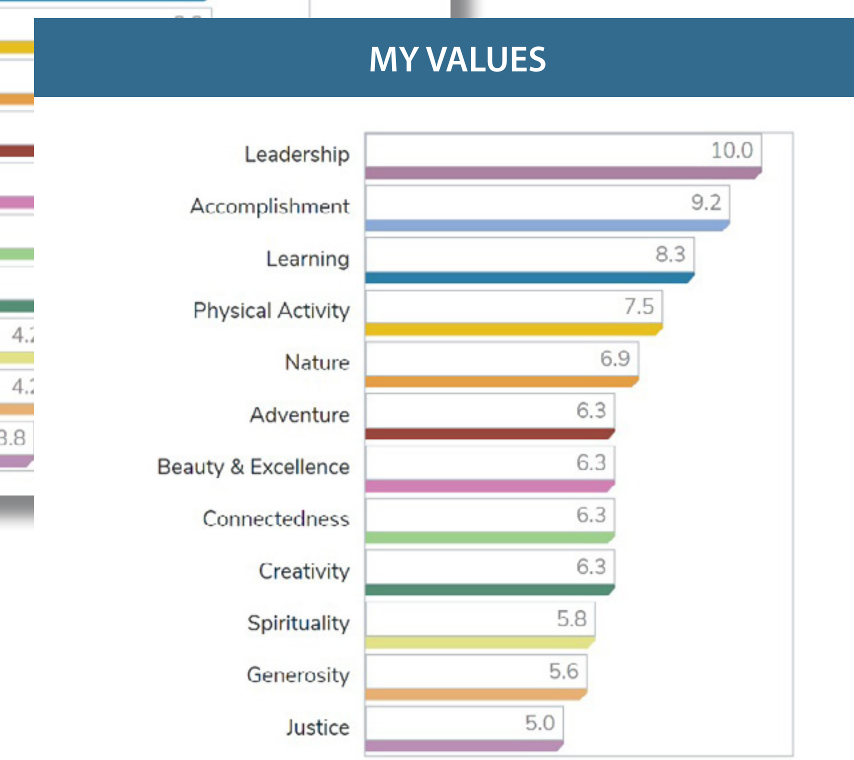


“Your **core values** are the deeply held **beliefs** that authentically describe **your soul**.”

–John C. Maxwell

The next exercise assesses your **Strengths** and **Values**. The Strengths component highlights the specific combination of strengths and abilities that are unique to you. These are areas in which you truly accelerate and are typically recognized by others for being gifted.

The Values component sheds light on some of the values and beliefs deeply rooted in your core being. Not only are these values innately part of your makeup, but they can significantly impact your overall well-being, depending upon whether or not you are consistently living in accordance with them.



A goal properly set is **halfway reached.**

–Zig Ziglar

Real wealth is a continuous journey. While reaching a particular milestone can be rewarding, your overall success in this pursuit is not determined by accomplishing one goal or arriving at a specific level of affluence. Your success is defined by the results of consistently working towards goals and dreams that are meaningful and impactful to you and the lives of those around you. Establishing goals and seeing them through set you on the path of living a purpose-driven life.

The Goal Center enables you to create, track, manage, and execute your meaningful goals and impact more effectively. As part of our smart**life**™ process, we will help you reach your goals by sharing in the pursuit. The best athletes in the world have a coach; most high achievers have a mentor or partner that provides significant motivation and support. Financial success is no different, and smart**life**™ coaching is designed to provide the resources necessary for your financial achievement.

Goal:
Volunteer at Pet Shelter
Time frame: 1 year
Financial need: $1000

Client Steps	Advisor Steps
☐ Research local pet shelters ☐ Determine which shelter aligns most with my values and needs the most help ☐ Schedule time in my calendar to volunteer ☐ Get my children involved once per quarter as well	☐ Set up quarterly contributions after organization has been chosen

Goal:
Establish a Family Trust
Time frame: 6 months
Financial need: $3000

Client Steps	Advisor Steps
☐ Do homework on local estate attorneys ☐ Schedule interviews with two estate attorneys ☐ Determine which attorney best aligns with us personally/ professionally	☐ After Trust is established, change registration on Jt Accts to reflect the trust ☐ Make sure to change beneficiaries to reflect the trust

Goal:
Date Night with Spouse
Time frame: Weekly
Financial need: $75

Client Steps	Advisor Steps
☐ Coordinate a particular day of the week to be designated as 'Date Night' ☐ Make sure the time is blocked off in my calendar from other meetings ☐ Coordinate babysitter for the kids each week	☐ Quarterly check-in on progress to provide me with accountability

Wealth Services
smartlife™ Levels

	smartlife™ ACCESS	smartlife™ FOUNDATION	smartlife™ WEALTH
CR Discovery	✓	✓	✓
360° Risk Assessment			
Riskalyze Results	✓	✓	✓
Habitudes Results	✓	✓	✓
Evaluations			
Retirement Calculator	✓	✓	✓
Portfolio Longevity Calculator	✓	✓	✓
College Calculator	✓	✓	✓
Roth Conversion Calculator	✓	✓	✓
Social Security Assessment	✓	✓	✓
Planning			
Asset Map	✓	✓	✓
Full Financial Plan	✗	✓*	✓
Coaching/Mentoring			
Strengths Assessment	✗	✗	✓
Goals Alignment	✗	✗	✓
Accountability Coach	✗	✗	✓
Blinkist Subscription	✗	✗	✓
	Included	$275/hr*	$150/mo

*Hourly price for full financial plan. Average plan requires 4-8 hours.

> The **best way** to predict your future **is to create it.**
>
> –Abraham Lincoln

Corbett Road's Wealth solutions are designed to provide a clear vision of your strengths and values. Our experience has shown us that numbers alone do not tell your story; projections on paper do little to bring you closer to your dreams. Corbett Road firmly believes that human nature, not numbers is the deciding factor in your financial success.

Toll Free: 844.688.4955
info@corbettroad.com
www.corbettroad.com
linkedin.com/company/corbettroad

Washington, D.C.
7901 Jones Branch Dr
Suite 800
McLean, VA 22102
Local: 703.748.5836

Boston, MA
101 Arch St
8th Floor
Boston, MA 02110
Local: 617.600.7930

Los Angeles, CA
10100 Santa Monica Blvd
Suite 300
Los Angeles, CA 90067
Local: 310.591.5674

Fort Lauderdale, FL
2598 E. Sunrise Blvd
Suite 2104
Ft. Lauderdale, FL 33304
Local: 954.507.6028

Knoxville, TN
800 S. Gay St
Suite 700
Knoxville, TN 37929
Local: 865.444.4520

Phoenix, AZ
2375 E. Camelback Rd
Suite 600
Phoenix, AZ 85016
Local: 602.807.1145