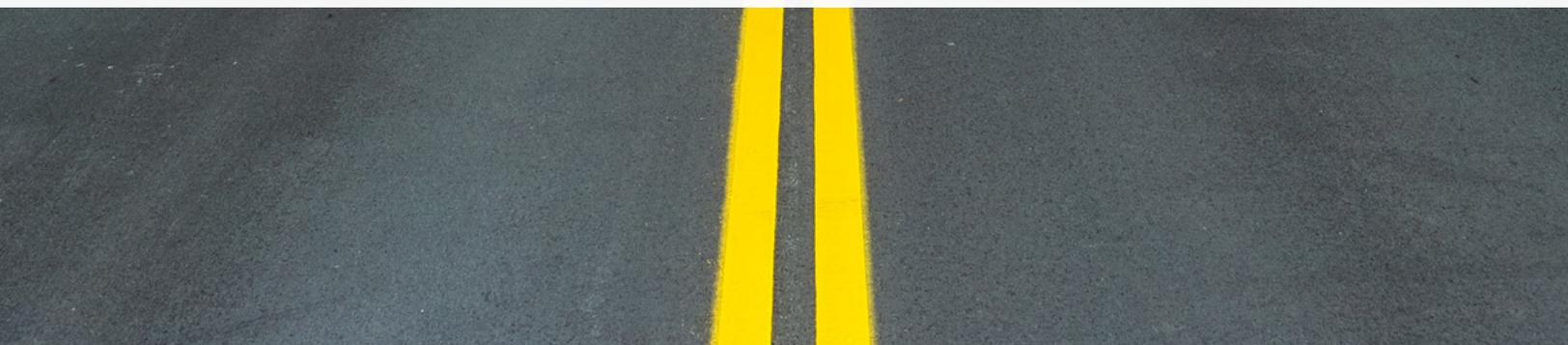




CORBETT ROAD  
WEALTH MANAGEMENT



| smart**life**<sup>TM</sup>



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## 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 particular needs. This flexibility allows Corbett Road to provide expertise and advice along the way as your wealth grows and your service needs become more complex.



smartlife™  
ACCESS

smartlife™ Access is our introductory level into Corbett Road Wealth Services. Our Wealth Managers offer situational client-driven advice and assessment, annual reviews of your accounts, and can be used as a sounding board for all financial matters.

- 360° Risk Assessment
- Evaluations
- Planning
- Coaching & Accountability



smartlife™  
FOUNDATION

smartlife™ Foundation offers all of the services available within Access, but provides a holistic financial plan that extensively examines your total financial picture as well. This service is designed to highlight your existing financial strengths and weaknesses, as well as a path toward your stated future goals.

- 360° Risk Assessment
- Evaluations
- Planning
- Coaching & Accountability



smartlife™  
WEALTH

The smartlife™ Wealth experience offers all of the services available within Access and Foundation, but provides for additional reviews, advice, coaching, education, and an accountability partner to help ensure you execute your future vision.

- 360° Risk Assessment
- Evaluations
- Planning
- Coaching & Accountability



Corbett Road's smartlife™ Access promotes a quick start into the Corbett Road Wealth approach. Our onboarding process provides a qualitative, quantitative, and behavioral risk snapshot allowing us to start you on the right path quickly and efficiently.

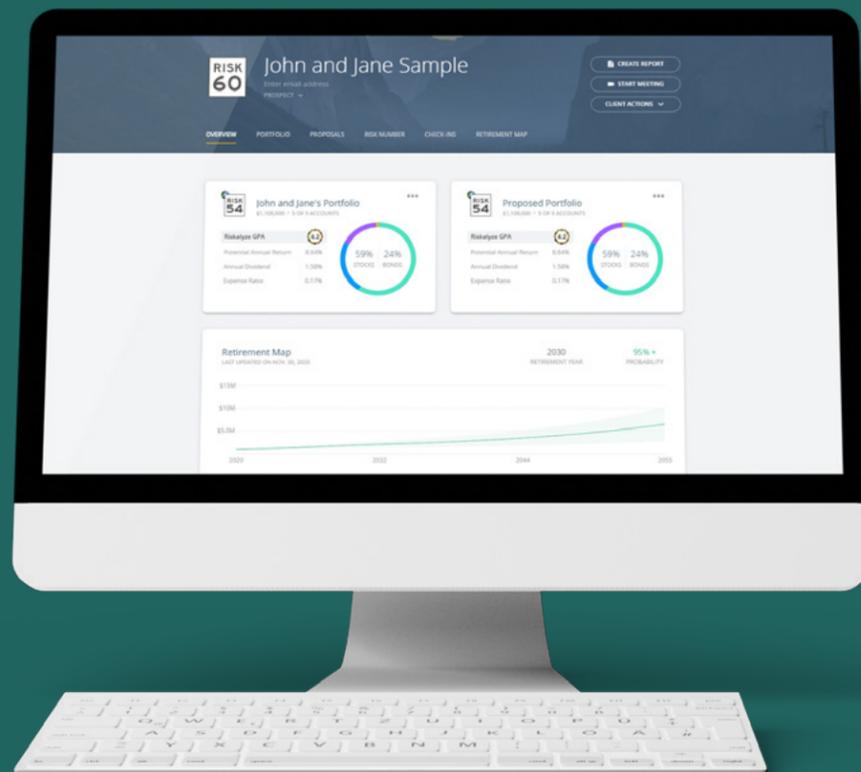
smartlife™ Access offers the following:

- » Regular Reviews
- » Riskalyze
- » Money Habitudes™
- » Asset Map
- » How much do I have when? (Monte Carlo & Cash Flow Analysis)

## WHAT'S MY RISK NUMBER?

Corbett Road uses Riskalyze to pinpoint your risk tolerance level objectively. Upon completing the brief risk assessment, Riskalyze generates your Risk Number utilizing the academic framework (Prospect Theory) that won the Nobel Prize for Economics.

Knowing your Risk Number and better understanding the relationship between risk and reward within your portfolio provides you with the security and confidence that your investments are best aligned with your goals and tolerance for risk.



## WHERE ARE YOU TODAY?

It is not easy to define where you are going without having a firm grasp of where you are and what is impacting you today. Through the use of Money Habitudes™, smartlife™ Access provides you with additional insight into the habits and attitudes that shape your financial picture. Gaining this insight gives you a heightened awareness of the life areas that your habits and attitudes may positively impact. It also highlights other areas you may want to be more conscious of when they are present. Having a better understanding of the habits and attitudes that shape your decision-making empowers you to consciously select the paths that you feel will best benefit you every day.

### 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			

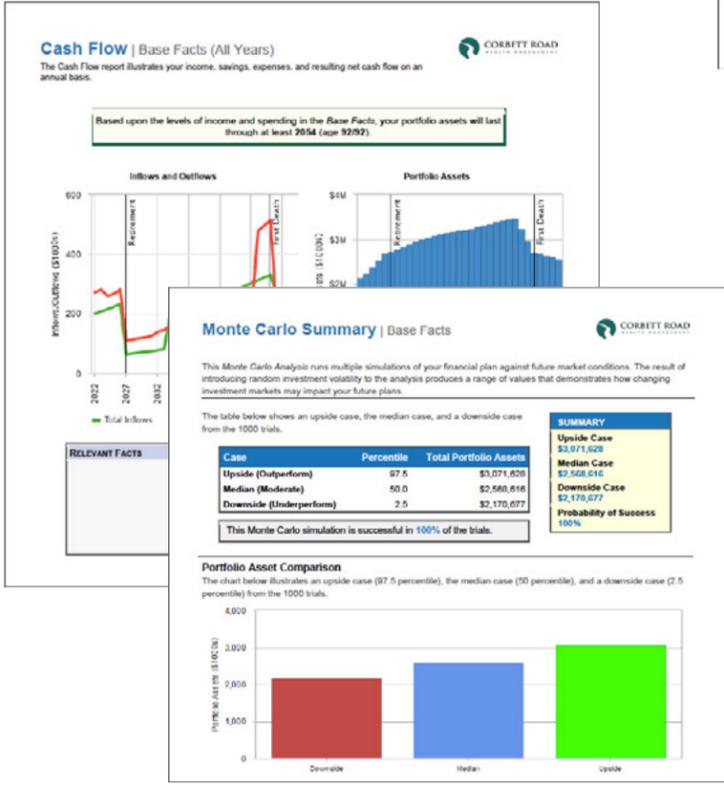
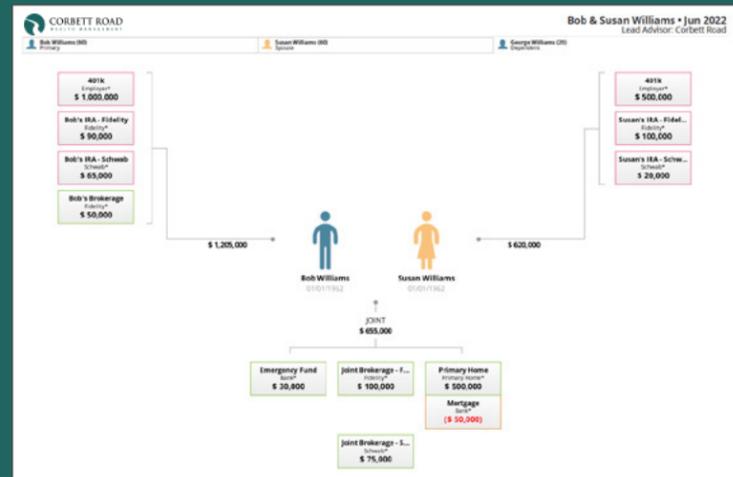
Some things to keep in mind are:

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



**A SIMPLIFIED FINANCIAL PICTURE IS WORTH A THOUSAND...**

Asset-Map® is a visual experience that displays all of a household's members, entities, financial assets, liabilities, incomes, and insurance policies. This illustration enables you to quickly address gaps in your finances and uncover new opportunities, while serving as a critical estate planning document you will want to file away next to your Will and/or Trust.



**HOW MUCH WILL I HAVE WHEN...?**

These exercises help you better understand your current financial picture and answer your "how much" and "when" questions. The Monte Carlo Summary report runs 1,000 randomized simulations of your financial plan against various market conditions and illustrates the potential impact of market returns on your future. The Cash Flow report illustrates the longevity of your assets based upon your annual net cash flow. Both help to provide you with more clarity around your present and future financial picture.



smartlife™ Foundation offers all of the services available within Access, but provides a holistic financial plan that extensively examines your total financial picture as well. Our in-depth observations, recommendations, and action items are designed to highlight your existing financial strengths and weaknesses, as well as a path forward toward your future goals.

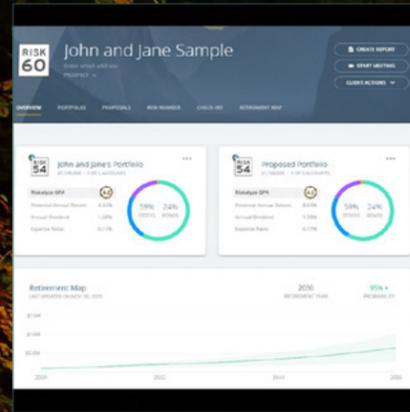
# Corbett Road's smartlife™ Foundation builds upon the features of smartlife™ Access...

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

- » Budget & Cash Flow Planning
- » Retirement Income Planning
- » Investment Planning
- » Risk Management & Insurance
- » Liabilities Planning
- » Estate Planning
- » Tax Planning

smartlife™ Foundation charges an hourly fee for planning services. Although most plans require 4-8 hours of work by our Advisor and Planning Team, the length of time to complete a plan may vary based upon the interaction of the Advisor and Planning Team with you, as well as the availability of financial information supplied to Corbett Road.

## Regular Reviews



## Riskalyze

### The Six Most Common Patterns of Habits and Attitudes

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

Here's your Personal Combination of Money Habitudes:

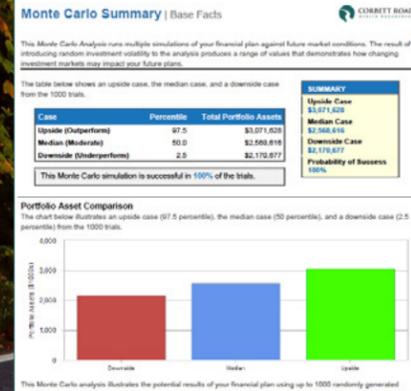
Watch your job. I'm in your "THAT'S ME" pile.

Money Habitude	Money message	1	2	3	4	5	6	7	8	9
Security	Stop left and incur									
Planning	Act intentionally									
Spontaneous	Enjoy the moment									
Status	Make a good impression									
Living	Help others									
Cashish	Not to be a priority									

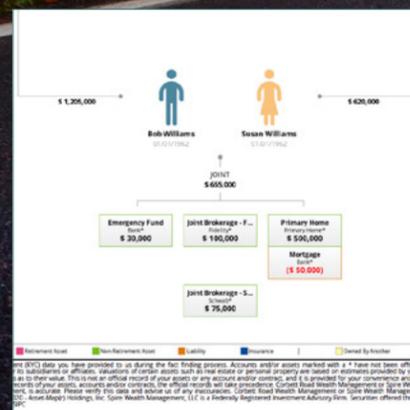
Strength of the Habitudes in your "That's Me" pile: **STING** **CONFIDENT** **STRESS DOWNCAST**

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.

## Money Habitudes™



## Asset Map



## How Much Will I Have When...?

### smartlife™ Observations & Recommendations

Date: \_\_\_\_\_  
 Client Name(s): \_\_\_\_\_  
 Martial Status: \_\_\_\_\_  
 Employment Status: \_\_\_\_\_

#### Budget & Cash Flow Planning

##### Budget & Cash Flow

**Observations:**  
 Bob has employment income of \$100,000 per year; Susan has employment income of \$40,000 per year. You have not completed a budget, so we estimated your annual expenses based on your income.

**Recommendations:**  
 Your basic living expenses are meant to be the amount of money you need for your everyday needs (food, water, & shelter). Our planning software estimates your expenses as travel, home improvements, vehicle purchases etc., which are considered discretionary expenses.

We strongly recommend that all our clients have a method of tracking their spending characteristics can be an eye-opening experience. Review of your spending characteristics can be an eye-opening experience and paper, Excel, or an online budgeting service like Mint.com, tracking control your spending and improve your financial situation. In addition, discretionary expenses are the largest expense in your lifetime spending plan, making estimate is vital to painting a realistic picture for retirement, because projections into the future.

Three to five years before your retirement, we recommend that you do a review of your spending characteristics to ensure that you can retire with security and confidence.

#### Emergency Fund

**Observations:**  
 You currently have \$30,000 in cash, which would cover about 3 months of expenses. Your emergency fund is inadequate.

**Recommendations:**  
 Generally, we recommend having 6 months' worth of living expenses on your current financial condition, we suggest a minimum of 6 months' worth of living expenses. In addition to your emergency fund, keep a plan to use for goals in the next 12 months. For example, if you have coming up, keep that money in cash if it will be done within the next year. While having 3+ months' worth of living expenses in cash isn't terribly working, we recommend building up your emergency fund to at least 6 months' worth of living expenses within the next 5 years.

#### Current Savings

**Observations:**  
 You are both max funding your 401(k)s.  
 You are saving an additional \$40,000 per year into a brokerage account. With a 30% savings rate on your gross income, your level of savings is adequate.

#### Recommendations:

### smartlife™ Action Items

Client Name: Bob & Susan Williams Date: 6/27/2022

Immediate - within 1 year	Rank	Status
If you have not had any estate documents drafted, then draft the 5 basic documents as soon as possible. Confirm the beneficiaries on all your investment and retirement accounts, as well as your life and disability insurance policies.	1	Client will implement on own
Increase your emergency fund to \$50,000. Put all your 401(k) contributions in the pre-tax portion, rather than the Roth portion.	2	Client wants Corbett Road to implement
Cancel your life insurance policies and use the amount of the premium payments to pay down the principal on your mortgage.	3	Client will implement on own
Next 2-5 years	Rank	Status
Consider Roth conversions once you retire and your taxable income drops and you have more control over it.	4	Client will implement on own
5+ years	Rank	Status
Delay filing for Social Security until at least your full retirement age and revisit the decision each year thereafter until age 70.	5	Client wants Corbett Road to implement
	6	Client will implement on own
	7	Client wants Corbett Road to implement

...with a deeper understanding of your complete financial picture.



smartlife™  
WEALTH

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.

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 smartlife™ Wealth experience provides all of the features of Access and Foundation, but adds active coaching, accountability, education, and planning throughout the year.

Corbett Road's smartlife™ Wealth experience helps you create your vision, overcome roadblocks, and execute on your life goals in three phases:

01

## WEALTH DISCOVERY

- » Wealth Discovery
- » Beta Wealth Plan
- » Life Index

02

## SELF DISCOVERY

- » Strengths & Values
- » Vision & Goals
- » Activity & Task Alignment
- » Update smartlife™ Wealth Plan

03

## LIVE YOUR SMARTLIFE

- » 4 E's of smartlife™
- » Coaching & Accountability
- » Revisit Self Discovery Exercises
- » Update smartlife™ Wealth Plan

# 01

## SMARTLIFE™ WEALTH DISCOVERY

The smartlife™ Wealth Discovery Phase provides a holistic financial plan of your current financial state and a clear path forward. The plan will point out your current weaknesses and strengths and provide guidance to reach your goals.

The smartlife™ Wealth Plan is designed to provide the bedrock for building your financial future. The plan will cover the following areas:

- » Budget & Cash Flow Planning
- » Retirement Income Planning
- » Investment Planning
- » Risk Management & Insurance
- » Liabilities Planning
- » Estate Planning
- » Tax Planning



# 02

## SMARTLIFE™ SELF DISCOVERY

The below questions provide you with a glimpse of the types of exercises you will be guided through as part of the smartlife™ Self Discovery Phase. While the exercises can produce thought-provoking or insightful moments, the clarity that results from the exercises serves as your springboard to creating momentum and action toward living your smartlife™.



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?**



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?**



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?**

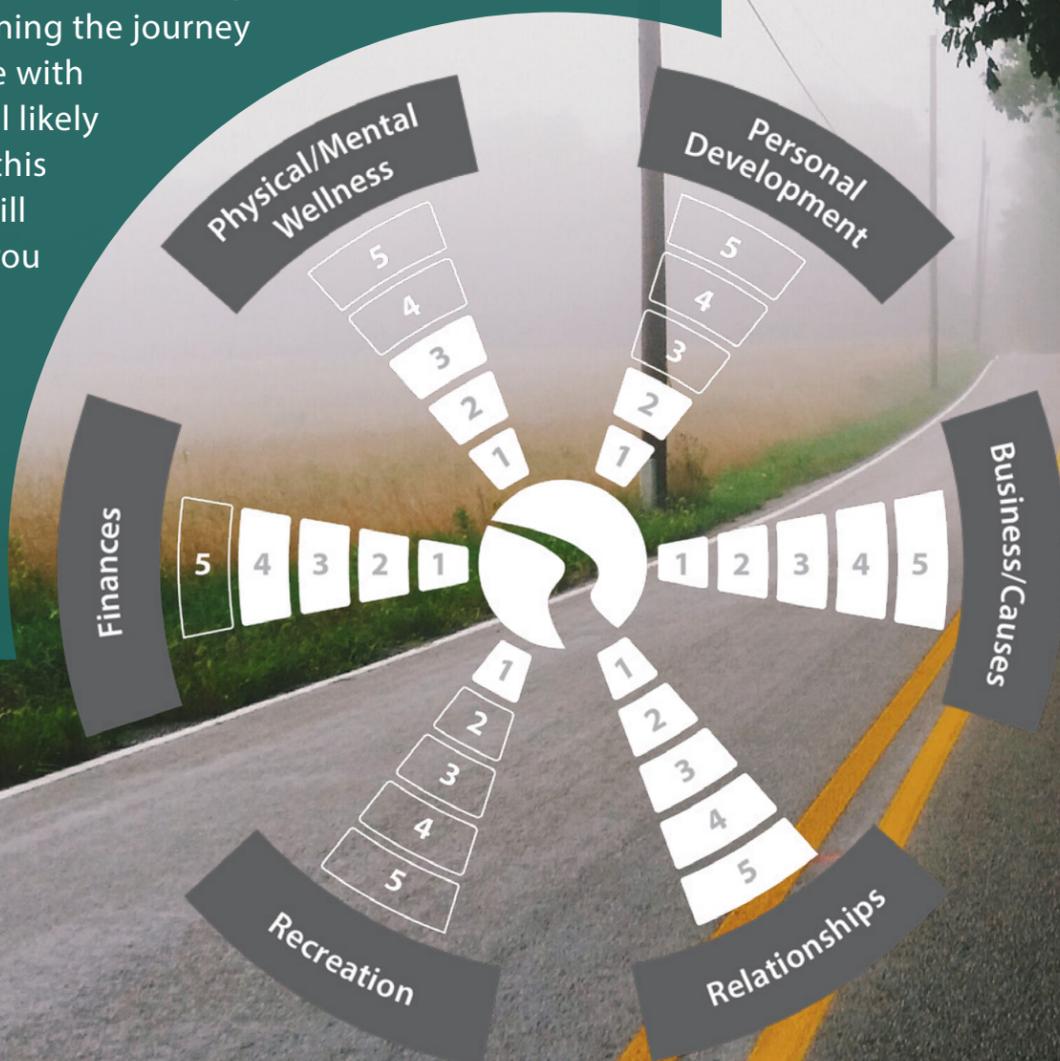
**Did you miss anything?**



# “Meaningful Change Starts with One Step”

–Anonymous

The first step towards true wealth is gauging your fulfillment across several areas through our smartlife™ Life Index. 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 overall progress.



# “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.

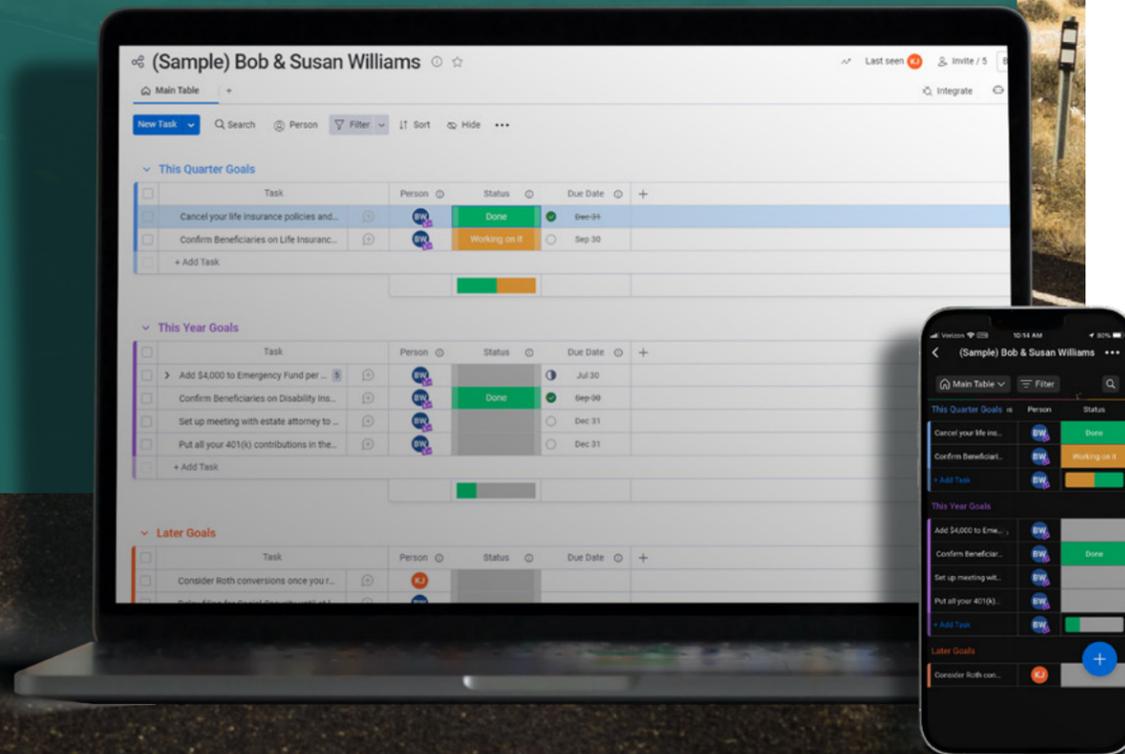
The image shows three overlapping screenshots of the Kolbe A™ Result software interface. The top screenshot displays a 'CONGRATULATIONS!' message for a 'Perfect Score' on the Kolbe A™ Index, with a bar chart showing scores of 5, 4, 3, 2, 1. The middle screenshot shows 'Kolbe Action Modes' with a bar chart and a list of strengths: Simplify, Maintain, Innovate, and Envision. The bottom screenshot shows 'FOLLOW THRU INSTINCT' with a video player and a list of action modes: Adapt, Maintain, and Systematize.

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

–Zig Ziglar

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 the result 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 sets 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 smartlife™ process, we help you reach your goals by sharing in the pursuit. The best athletes in the world (and most high achievers in business and personal endeavors) have a coach and/or partner that gives guidance, holds them accountable, helps motivate, and provides support. smartlife™ coaching is designed to provide you with the resources necessary to create and follow through on your vision for your life.



# 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, attention, 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.



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

# 03

## LIVE YOUR SMARTLIFE™

True wealth is best measured by your fulfillment/abundance across four essential domains: **ethos, economic, experience, and empowerment**. smartlife™ helps you achieve 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, growth, and ensure that your values and traditions are a vital component of your legacy to your loved ones and 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.



# Wealth Services

## smartlife™ Levels

smartlife™  
ACCESS 

smartlife™  
FOUNDATION 

smartlife™  
WEALTH 

### Fundamentals

- CR Essential Discovery
- Riskalyze
- Habitudes
- Asset Map
- What's my number?



### Financial Planning

- CR Foundation Discovery
- Full Financial Plan
- CR Wealth Discovery
- Periodic Financial Plan Updates



### Life Planning, Alignment, and Coaching

- Life Index
- Strengths Assessment
- Values Discovery
- Vision Development
- Goal Creation
- Activity and Task Alignment
- Exploration of the 4 E's
- Coaching and Accountability
- Blinkist Subscription



Included

\$275/hr\*

\$150/mo\*

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

\*Minimum 12-month  
contract required.

“ The **best way** to predict  
your future **is to create it.** ”  
—Abraham Lincoln

Corbett Road's Wealth solutions are designed to provide you with a view of your current reality, clarity of your vision, and a path forward toward a future that is best aligned with your preferences and values.

Our experience has shown us that numbers alone do not tell your story and projections on paper do little to bring you closer to your dreams. Your human nature and behavior are the most substantial components of your overall success.

Please contact your Corbett Road Wealth Manager to discuss which wealth experience is right for you.

Spire Wealth Management, LLC is a Federally Registered Investment Advisory Firm. Securities offered through an affiliated company, Spire Securities, LLC., a Registered Broker/Dealer and member FINRA/SIPC.

Neither the information provided by the smartlife™ brochure nor any opinion expressed herein constitutes a solicitation for the purchase or sale of any security, and should not be relied upon as financial advice. Past performance is no guarantee of future results. There can be no assurance that any investment product or strategy will achieve its investment objective(s). Investing involves risk, including the entire loss of principal invested. Diversification neither assures a profit nor guarantees against loss in a declining market.

Risk analysis questionnaire and risk score are provided through Riskalyze. Returns range expectations are derived by taking the individual holdings past performance and projecting returns within 95% probability level.

Money Habitudes is a registered trademark of LifeWise Strategies, LLC. The questions posed to investors on page 10 are derived from George Kinder and the Kinder Institute of Life Planning. The Well-Being Index, My Strengths, My Values, and Goal Center screenshots are from investingYou. Corbett Road Wealth Management does not own rights to any of the images or copyrights to any of the material provided by these organizations.



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