



Simple Math

Personal finances are often a source of anxiety for a variety of reasons, and too often it is because clients have made them more difficult than is necessary. There is too much at stake to allow the management of your family's wealth to become overly complicated or prioritized behind the multiple other things you are juggling at any given time. Constant involvement in multiple tasks and distractions from the things that matter the most can bring anxiety at times when life should be much simpler, such as enjoying time with our families or hobbies. Your financial security should be a source of peacefulness, not a mysterious uncertainty and certainly not a source of ongoing anxiety.

Over the years I have encountered countless situations where families have achieved financial success and saved considerable money but who have difficulty knowing the details of what they own, quantifying what it is worth and knowing whether it is enough to provide their family with financial security. Often their concern stems from simply having too many investments held in too many places to clearly see their overall financial picture, which results in clouded and often misunderstood perceptions of financial soundness and/or financial risk.

Rather than focusing my energy on analyzing their investment portfolio, my instinctive reaction is to first help them simplify their financial life. It begins with taking inventory of what they own and concludes with a recommendation to consolidate assets, streamline among their multiple providers and develop a holistic wealth management strategy. The appeal to become more organized around personal finances develops into a very powerful motivator. We all know how good it feels after we clean out the junk drawer at home, purge old clothes from our closet, clean out and organize the garage or get through that stack of paperwork on the desk. It's the same desire to de-clutter, organize and become focused, but providing financial security for our family is infinitely more impactful and necessary.

The advantages to consolidated, organized wealth management naturally include purposeful asset allocation, concerted investment strategy and cost savings, while also including greater transparency and easier calculations to determine how your assets are growing and performing. At this point, planning and projecting future values becomes more simplified and with a higher probability of accuracy. And then financial security begins to become a source of peacefulness rather than a source of anxiety.

Clients who evolve from wealth accumulation mode to strategic wealth management are taking a huge step towards financial security in part because of the reality that full-time attention is being paid to their goals, cash flow needs, retirement dreams and their family legacy. Importantly, the ability for all members of the family to easily review what you own and perform simple math to determine how it's working for you provides confidence, which is a key ingredient of financial security.

We enjoy what we do for our clients and their families. We know that it can potentially be complicated and often requires change, which we oversee every step along the way. In our endeavor to help provide financial security we also work hard to make it easy for you to know what you own and know how it is working for you.

Thank you for the trust and confidence you place in us-

Travis

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Diversification and strategic asset allocation do not ensure a profit or protect against a loss. Investments are subject to market risk, including possible loss of principal. The process of rebalancing may carry tax consequences. No investment strategy can guarantee success.

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