



**MARTIN INTEGRATED**  
WEALTH PLANNING

A Strategic Approach to  
Integrated Wealth Planning™

# Preserving, protecting and expanding your wealth with a holistic integrated wealth planning strategy.

Small & Medium-Size Enterprise Conference  
INNOVATION BEYOND FINANCE  
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## Introduction to our Practice

Martin Integrated Wealth Planning is a High Net Worth Planning and Advisory Practice.

We work with Families who own Family Businesses to help them identify and strategically structure and action their financial priorities.

In essence, we help our client's identify and plan for life events and priorities that require Time, Money and Planning!





## Innovation in Wealth Planning

This innovation will lead to an environment of....

- ✓ Integrated Wealth Planning vs. Wealth Management
- ✓ Focus on client specific situations and goals vs. Product focus
- ✓ A drive to transparency
- ✓ Developing Acceptable Outcomes vs. Probable Outcomes
- ✓ Lifestyle Design





## Traditional Wealth Management ~ current state

1. Product led
  - a. Investment
  - b. Insurance
  - c. Tax
  - d. Estate Planning, etc
  
2. Much of the Financial Planning is based on “Rules”
  - a. Rule of 20 (or more like 33)
  - b. Rule of 72, etc
  
3. Performance focus on Benchmarks
  - a. How did my portfolio perform vs. Benchmark?
  - b. In the absence of a specific requirement what does this information tell you?
  - c. Basically this is only one isolated metric of success.





## The challenge we all face....

1. We need to be more focused on the world that is coming and less about the world we remember.
  - a. Volatility
  - b. Sideways markets
  - c. Slow growth
  - d. Interest rates ??
  - e. Inflation ??
  
2. The key risks that business owners are facing going forward....

“The risk of erosion of purchasing power which will impact lifestyle”  
and  
“End point” risk .... Or “snap shot” risk
  
3. The shift from Probable outcomes to Acceptable outcomes
  - a. Move to Client centric versus Investment Manager centric outcomes
  - b. Move to Strategic Planning versus tactically chasing returns





## Business Owners tell us...

For their planning they want....

1. Consistency
2. Sustainability
3. Flexibility





## Framed in questions like....

- How much do I need to retire?
- Will my money last?
- Am I on Track?
- How will I fund my retirement (liquidity)?
- Will I ever ‘really’ retire?

What they are really asking is ~ Will I run out of money?







## The Answer ... multi generational Lifestyle Design

Matching

Assets (financial and human capital) and Liabilities (lifestyle requirements)  
through a “Funded Ratio”





## Multi Generational Lifestyle Design

Very simply....

What lifestyle would you like for you and your family at various stages?

What will it take to achieve and maintain this lifestyle?

~ this is where the work happens

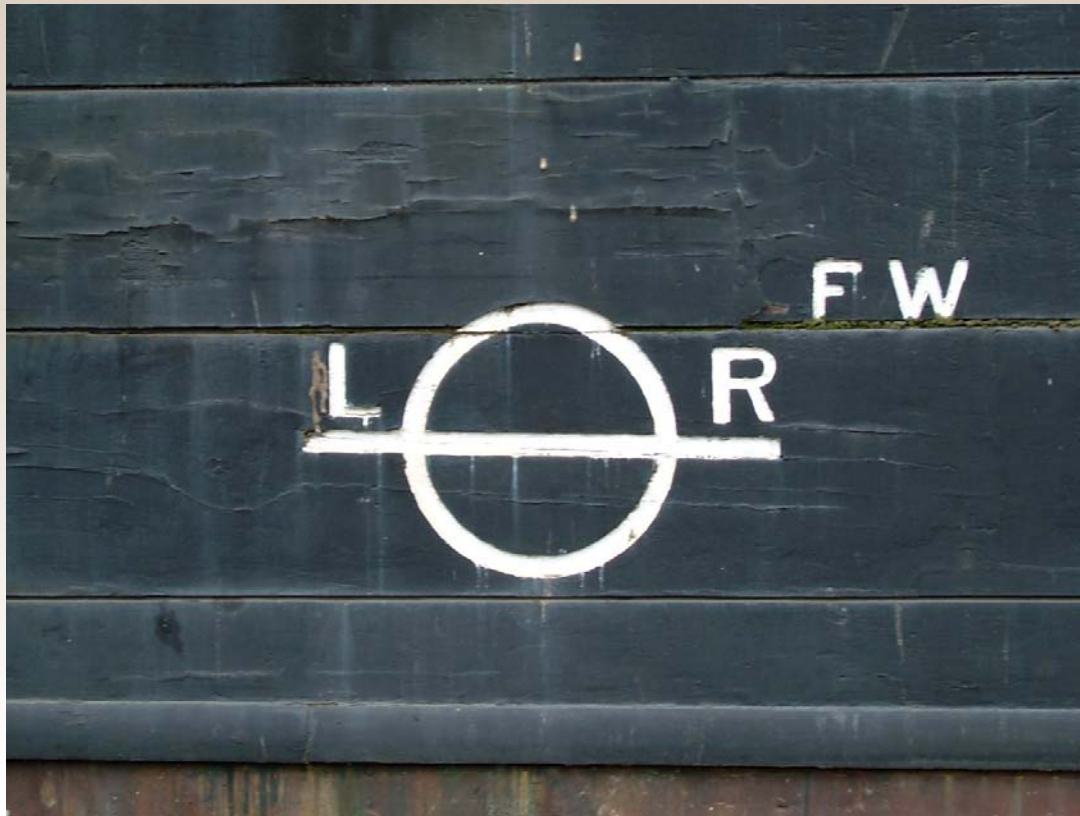
Are you willing to build, implement and maintain a Plan to get you there?

~ this is where the discipline is required



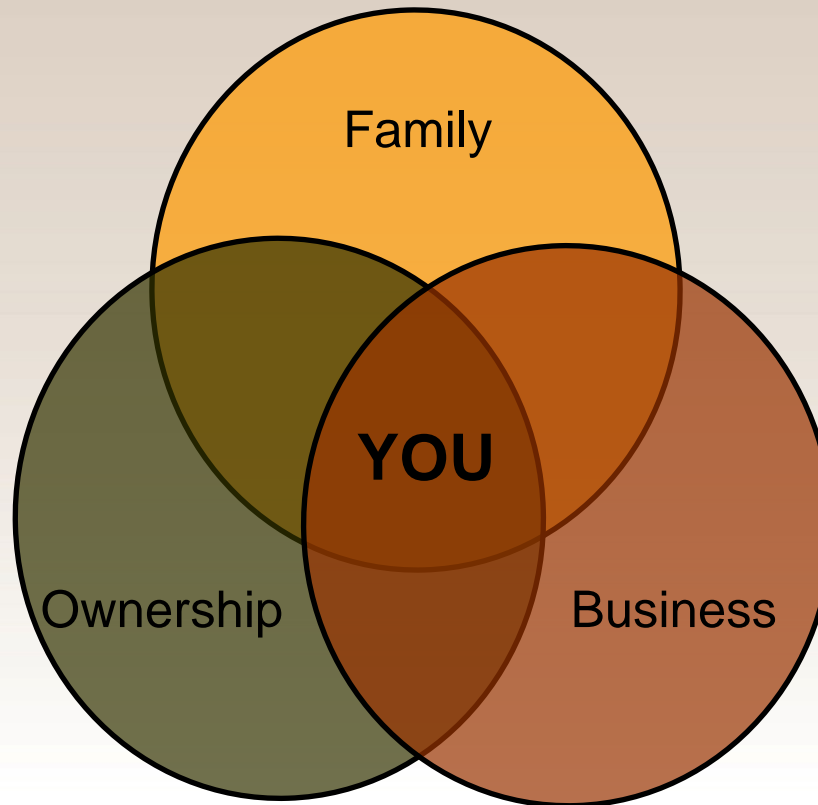


## Integrated Wealth Planning ~ the Plimsoll line





At the intersection....





# Integrated Wealth Planning

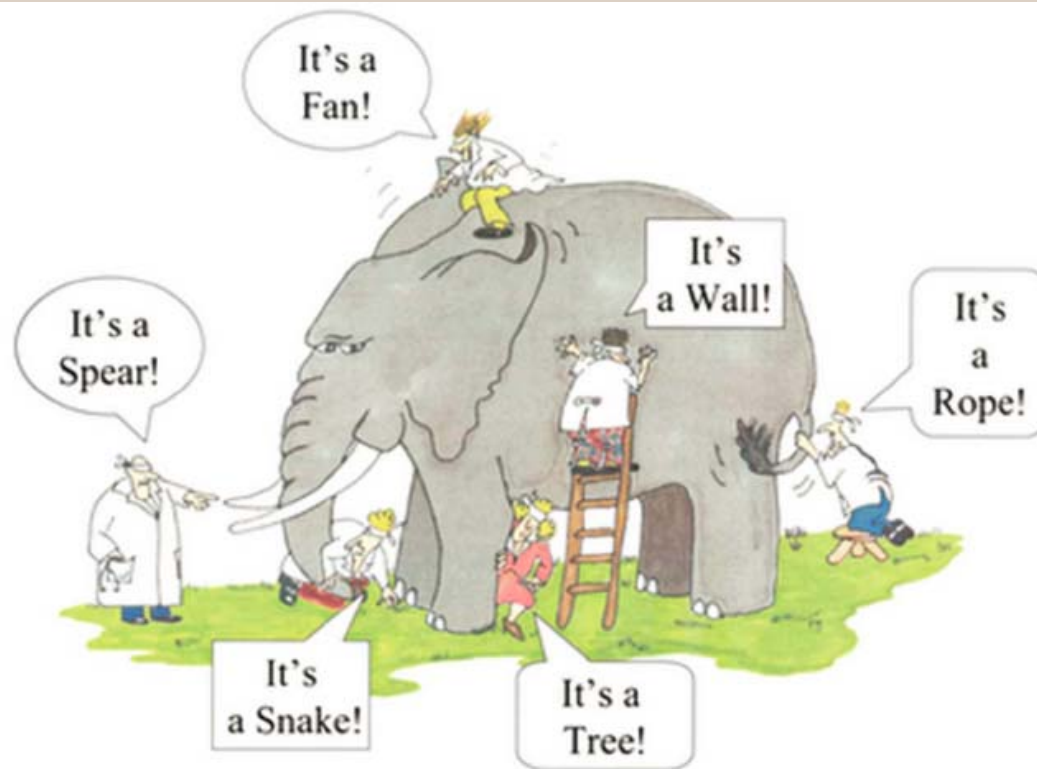
## Goals Based Planning

1. Understand & define your unique situation & requirement
  - a. Income and Capital (CF optimization & Funded Ratio)
  - b. Acceptable Outcomes (risk)
  - c. Manage Probable Outcomes (Advanced Investment Management tools)
2. Deficit Triage or Surplus Wealth Optimization
3. Efficient Generational Wealth Transfer
4. Integrated Professional Services Team





## Professional Services Team.... Integrated Advice?





## Multiple lenses ~ one Strategic Overlay





## Innovation ~ Changing the conversation

*Working with Families who own family businesses we recognized that as a Practice, the highest value that we can offer clients is to work toward their financial security by delivering comprehensive Integrated Wealth Planning.*

*Planning that will lead to customized Lifestyle Design*

To that end, what goals do you have that will take  
*planning, time, money and ongoing coordination to achieve?*







## Questions / Discussions

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