Profile

The Retreat House

The Financial B&B Experience

With its expansive view of the ocean, The Retreat House affords clients a place for self-discovery, clarity and security.

While many financial planners focus on a narrow range of issues, Martindale & Assoc. focuses on developing a strategy that integrates your money and your life OR aligns your spending and investing with your core values. It is a holistic approach to financial planning that allows the client to focus deeply on key issues related to all aspects of their quality of life.

Following is an overview of the areas guests examine during their visit to The Retreat House:

First Day:

Pre-work includes watching the film, *My Life,* writing a Money Autobiography, completing the Financial Satisfaction Assessment and submitting all financial documents and reports.

Cash flow analysis and record keeping

As part of their visit to The Retreat House, clients may receive Mvelopes software, a one-year subscription to their services, and a complete home filing system. The record keeping system is designed to maximize tax savings. Exercises explore habits, patterns and mindsets around money.

Insurance Review

Clients then review and analyze their insurance needs with Judi to ensure adequate protection for life, disability, property and casualty and long-term care.

Retirement and Transition Planning

Clients engage in Scenario Planning to explore various spending and investment options during a variety of timelines. These are used to calculate projected retirement income needed to sustain the individual's desired lifestyle during transitions or retirement.

Investment Policy Statement

At this stage, an Investment Policy Statement is formulated which reflects the clients' investment expectations and risk/reward comfort level. Investment philosophy is discussed in detail. Based on this information, Judi spends the evening alone to design an asset allocation model with specific recommendations to achieve the appropriate level of risk and diversification to match these expectations.

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Meal and Evening Breaks:

The client is free to reflect while walking on the beach or relaxing at The Retreat House before tackling their homework assignments for the next day.

Second Morning:

Investment Planning & Strategy with specific recommendations

The next morning begins with the investment asset allocation model as a starting point. Once agreement is reached, implementation is discussed and carried out.

Tax Planning

Tax planning utilizing the best possible use of existing tax laws. Review of the past year's return is discussed and projected tax for current year is calculated. Clients also learn how to identify and use tax-reducing opportunities in their daily lives.

Estate Planning

Finally, clients are guided through the process of deciding how they and their loved ones will be cared for and how assets are to be divided. The focus is on reducing estate taxes and probate costs while ensuring that the clients' wishes will be carried out. With Judi's help, clients complete their Final Directives and receive the booklet, *Five Wishes*.

Follow Up

Clients are invited to prepare an Ethical Will. Appointments are made for tax preparation, annual investment review and as needed for additional financial concerns.

To learn more about The Retreat House, visit www.judimartindale.com.