



A Portrait of You

If you've ever sat for a formal portrait, you may have noticed that someone you thought you knew better than anyone — yourself — can still surprise you when viewed from a fresh perspective. The same can be said for taking stock of your life strategies from a new vantage point.

Whether for the first time or in the form of revisiting previous discussions, setting aside time to explore your values, goals and relationships in



a structured conversation with your advisor can often yield interesting insights into aspects you thought you already knew so well.

What is important about money to you? Who are the important people in your life? What are you proud to have accomplished so far, and what goals remain?

Taking the time to discover yourself can be a truly eye-opening experience — not only for you and your family, but for us as your advisor. Candid discussions about matters beyond simply your net worth can reveal important facets within existing as well as new client relationships. They help us identify appropriate courses of action for your individual wealth strategies, filter the services we have available to assist you and target our collective efforts toward achieving your unique life's goals.

Read on to discover more.

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The Big Picture

When you meet with us to assess your life and your wealth from a bird's-eye view, among our primary objectives is to build a deeper relationship with you. Similar to the way a high-end portrait artist gets to know his or her client before ever putting brush to canvas, we find we can offer improved wealth planning when we move beyond the superficial and gain access to a wider spectrum of:

- ▲ Your values
- ▲ Your goals and accomplishments
- ▲ Your relationships

Why do we want to know the details? Following are illustrations of ways in which these factors can come into play. There are many other examples that may come to mind as you consider the ones presented here. We hope you'll use these ideas to help you consider your own big picture plans.



Your Values

“Stay true to your values and figure out a way to make what matters happen. That’s money maturity, or in simplest terms, ‘gaining ease with dollars and cents.’”

— *The Number*, Lee Eisenberg

What does money and wealth mean to you?

You might consider it important to assume the role of family steward, to ensure that you leave as strong a legacy as possible for your loved ones. Or perhaps you believe that future generations are better served by “making their own way.”

Perhaps you value your wealth the most for the sense of security it brings, or you may be more interested in its ability to free you for exciting opportunities when they present themselves.

You may be happiest when you don't even have to think about your portfolio, or you may look forward to each quarterly report and custodial statement received.

None of these values — or variations thereon — are right or wrong, but it's important for us to know which are yours. By taking the time to clearly identify your values, we can even better assess how much risk will be appropriate to build within your portfolio and what sorts of time horizons need to be considered.

Values also come into play in additional, more subtle ways. For example, what if your values differ greatly from those of your spouse? This can significantly impact your joint portfolio and wealth planning — and it's a detail that might not come up if we don't explore this issue together.

A deeper understanding of your values also plays a critical role as we assess your goals.

Your Goals and Accomplishments

We don't achieve financial/life success by engaging in a numbers-driven money discussion and hope that it fits our lives. We experience financial/life success by taking a closer look at our lives — what we are experiencing, what we hope to experience — and by designing a financial plan around those life factors.

— *The New Retirementality*, Mitch Anthony

What if deep down you are a risk taker, who has secretly longed to try your hand at operating a winery in Napa Valley, even though you've been a successful executive at a Fortune 500 company for the past 20 years? Your spouse, on the other hand, is a proud member of your community's symphony orchestra and is concerned about having to start over in a new location. Fortunately, you both love to travel and enjoy frequent visits to California. Middle ground could be found.

Can we, as your wealth strategist, help you make the transition, even while ensuring that your youngest child's college fund remains intact? Maybe yes, maybe no. But you'd be surprised how often an advisor is never even privy to what clients consider their finest achievements and their hearts' utmost desires. By taking the time to ask, we find most of you are anxious to let us know!

If your strategy is not designed to capture your explicitly defined goals and accomplishments, it may do exactly what it's been constructed to do — but it may still miss the mark of what it really *should* be doing. This is a shame when a little deeper understanding could mean the difference between your achieving or missing out on all that you seek out of life.

We meld this level of understanding with our prudent investment expertise and then blend in access to value-added resources appropriate to serve your needs. We feel this is what distinguishes our role as your wealth strategy advisor.

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Your Relationships

The bond that links your true family is not one of blood, but of respect and joy in each other's life. Rarely do members of one family grow up under the same roof.

— Richard Bach

Familiarizing ourselves with your immediate family is, of course, important to your planning process, potentially including you, your children and your parents in the conversation about perceived expectations and responsibilities for each other.

Other important relationships in your life can play significant roles as well. If you have “family” members — relatives, friends, business partners, philanthropic ties, even cherished pets — who should be considered key components within your life's goals and your personal values, it's important for you to share this with us.

Perhaps even more than goals and values, relationships can evolve over time, so we encourage an ongoing conversation, as well as including participants in our mutual discussions when appropriate. The Williams Group specializes in understanding the dynamics of family wealth transfer.¹ Its studies indicate that two-thirds of family wealth transitions fail; to help prevent failure, transition responsibilities include the willingness to:

- ▲ Identify family and personal values
- ▲ Develop and fulfill a family mission
- ▲ Discover, build and use individual talents
- ▲ Strengthen family relationships
- ▲ Learn to work with advisors

These relationship-building concepts hold for traditional, core families of Mom, Dad and the kids, or for entire dynasties spanning multiple generations and extended relations.

1. www.thewilliamsgroup.org

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The Fine Art of Living

Your life is not a paint-by-number project, so planning for it shouldn't be either. By taking the time to carefully explore the nuances of what lies under the surface of your wealth — what are the goals, values, relationships and other components that color your world — we seek to create a complete and accurate image of who you are, where you want to be, and how we can help you get there. This is our role as your wealth strategist.

We look forward to continued conversations with you.

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Our Basic Tenets

Our objective is to design portfolios using passively managed funds that maximize investors' returns within their tolerance for risk. Here is what sets us apart:

- Fee-based investment management
- A disciplined investment strategy
- Access to institutional no-load passive asset class funds
- Fixed income expertise
- An investment approach based on research by Nobel Prize-winning economists
- Continued access to academic research
- A tax-efficient focus, with valuable tax and estate-planning ideas
- Risk tolerance assessment
- Periodic portfolio rebalancing
- Regular communications and state-of-the-art reporting

MOST IMPORTANT ... A TRUSTED ADVISOR RELATIONSHIP



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