



# **FINANCIAL PARTNERSHIP**

Planning for your goals





# OUR MISSION

At Wenrich Wealth, our mission is YOUR GOALS.

We seek to help clients establish goal-driven comprehensive financial plans built upon a foundation of objective advice and time-tested strategies.



## **A TEAM COMMITTED TO YOUR UNIQUE GOALS**

No one strategy fits everyone, which is why every client gets our undivided attention—from planning to execution to follow-up. We take a proactive approach to helping you develop a strategy that addresses your financial goals and objectives, using the most efficient methods available.

We help clients work toward their goals by focusing exclusively on their needs, values, and objectives. We endeavor to provide a high level of service at every opportunity and keep our clients needs top of mind.

Our process revolves around goal setting, planning, and execution. We help clients identify, prioritize, and pursue the goals most important to them.





## **WHY PEOPLE SAY YES TO FINANCIAL PLANNING**

Financial planning pulls together all your finances and organizes them to help make management easy and effective. The more you understand and better manage your resources, the more prepared you are for your goals and dreams.

### **CREATING A FINANCIAL PLAN WILL HELP YOU:**

- Understand how your individual financial decisions collectively impact your potential success.
- Create integrated strategies that take into account the interconnectedness of your financial activities.
- Identify your long-term goals and the steps needed to pursue them.
- Track your progress and make adjustments as you experience new life events or develop different perspectives.



## **YOUR FINANCIAL ADVISOR: YOUR PARTNER IN PLANNING**

Creating an effective financial plan takes time, know-how, and experience.

By consulting with a professional advisor, you'll gain:

- Knowledge of options and alternatives tailored to your specific situation
- Connections to a network of professionals (accounting, legal, real estate, insurance, trusts) when additional expertise is needed
- Advice and support from an experienced professional committed to guiding you toward long-term financial well-being





# OUR PROCESS

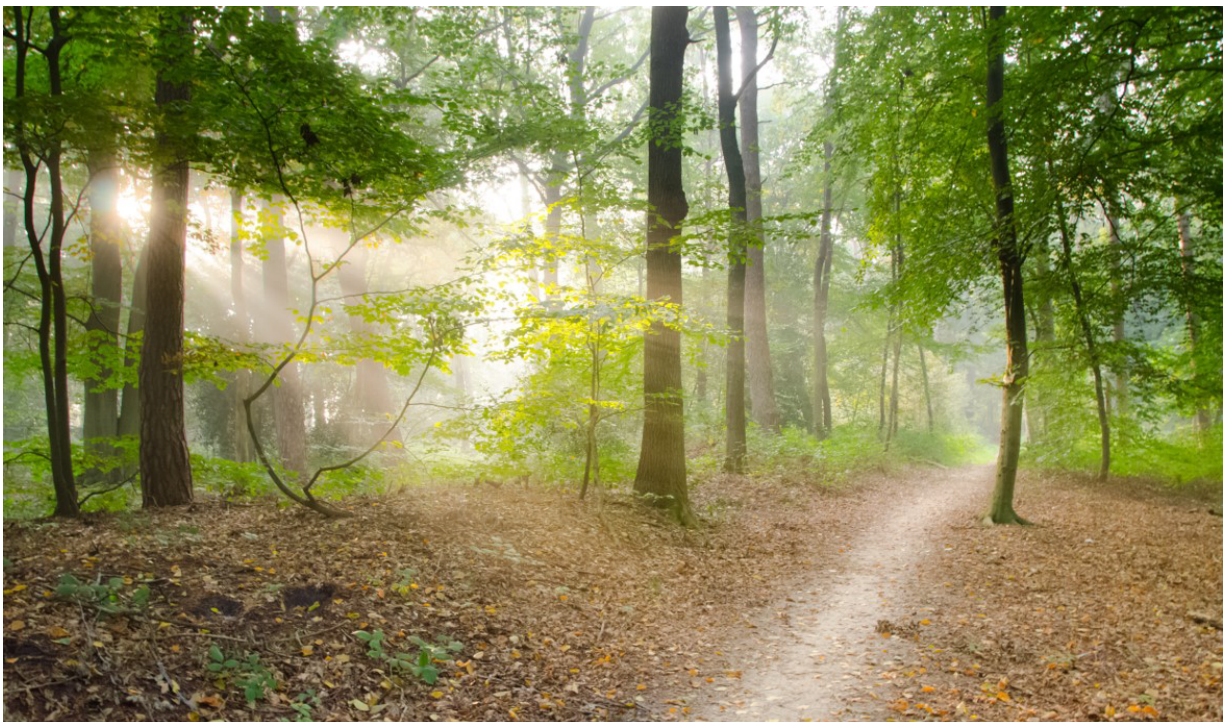
- THE PROCESS begins with a COMPLIMENTARY CONSULTATION to help both you and your advisor visualize and prioritize your financial goals.
- Together, we determine what level of service makes sense for your unique situation.
- It may take one or more more additional meetings to fully develop and implement a comprehensive plan depending upon the level of complexity. Our goal is your COMFORT and UNDERSTANDING of the strategies implemented.

Establish  
Goals &  
Priorities

Analyze  
Resources &  
Strategies

Implement  
the Plan

Review &  
Evolve







# KEY AREAS OF FOCUS

## Comprehensive Financial Planning

Cash Flow  
Analysis

Retirement  
and Goal  
Analysis

Investment  
Planning

Risk  
Management

Tax  
Planning  
Strategies

Estate  
Planning  
Strategies





## **WHAT SHOULD YOUR FINANCIAL PLAN INCLUDE?**

The following are key areas of focus when developing your plan:

### **Cash Flow**

Cash flow is the cornerstone in developing a successful plan. Identifying what your spending habits are now will help us identify what your cash flow needs in retirement will be. Failing to have a clear picture of your bills and expenses can dramatically reduce your ability to meet your objectives.

Fundamental to building a secure, manageable future is saving for the unexpected as well as the expected. Saving is easier if you “pay yourself first” and build automatic savings into your budget.

### **Retirement and Goal Analysis**

Everyone’s goals and resources are different. We help you visualize your future, calculate the cost of that vision, and help you develop a plan that leads you toward those goals in an efficient manner.

Social Security benefits, employer-sponsored plans, and personal retirement savings including investments, IRAs, and annuities typically combine to compose the retirement income for most Americans.

Deciding which retirement choices will serve you most can be daunting, but your financial professional can guide you to the options that best help support and enhance your overall investment and tax strategies.

### **Education Funding**

The costs of education for children and grandchildren can be staggering and are seemingly always on the rise. Education is often one of the largest expenses a family incurs.

Arm yourself with current information about the variety of proactive educational savings vehicles that can help you plan your funding goals while managing exposure to big surprises or long-term debt.



## **Investment Planning**

A solid investment strategy can help you pursue your goals as well as financial independence. We work with you to build a customized, diversified investment portfolio appropriate for your situation, risk tolerance and goals, one that you can understand and be comfortable implementing. We actively monitor your portfolio for changes as conditions warrant.

## **Tax Planning Strategies**

Many of the financial decisions you make have a tax impact. By analyzing your current and future tax situation and utilizing strategies to shift or minimize the amount of taxes you pay throughout your lifetime, you will be able to more efficiently plan your current and future cash flow.

## **Risk Management**

Risk can take many forms: illness, accident, liability, and natural disasters, to name a few. Failing to manage risk properly can jeopardize your financial future. That's why smart financial planning evaluates the various levels and types of insurance you carry to make sure they're aligned with your overall goals and needs.

Life insurance policies contain exclusions, limitations, reductions of benefits, and terms for keeping them in force. Your financial professional can provide you with costs and complete details.

## **Estate Planning**

Your estate plan is more than just assuring your assets will be transferred effectively and according to your wishes to the people and charities you care about most. A proper estate plan makes your wishes known for guardianship of minor children. It also includes a plan for end-of-life health decisions should you become incapable of making these decisions yourself.

Establishing wills, trusts, powers of attorney, regularly reviewing your legal documents and beneficiary designations, and examining tax implications for survivors are vital to establishing a plan that provides you and your loved ones with greater confidence and security.





# MENU OF SERVICES

Our goal is to provide affordable access to advice from a professional financial planner to clients from all walks of life. No matter how simple or complex your situation, we have a plan that fits your life and budget.

- Basic Financial Consulting Subscription  
\$25 / Month (Auto Pay)
- Hourly Consulting  
\$150 per Hour (2 Hour Minimum)
- Comprehensive Financial Planning with WealthVision Access  
\$500 and Up (monthly pay available)
- Investment Advisory Services  
0.5% to 1.5% of Account Balance
- Business Owner Planning  
\$500 and Up





# OFFERINGS

- Stocks
- Bonds
- Tax Free Bonds
- Mutual Funds
- ETF's
- Bank CD's
- Alternative Investments
- Real Estate Investment Trusts
- Fixed and Variable Annuities
- Retirement Planning and Transition
- Choosing a Savings Plan
- Roth IRA, Traditional IRA, Etc.
- College Planning
- 529 Plans
- Coverdell Education Savings Accounts
- Insurance
- Life Insurance, Disability Insurance
- Long-Term Care Insurance
- Estate Planning Strategies
- Company Retirement Plans
- Investment Allocations in 401(k), 403(b)
- Employee Stock Option Planning
- Employee Stock Purchase Plans
- Business Planning
- 401(k), SEP, SIMPLE, Profit Sharing
- Buy-Sell Agreements, Key Man Insurance
- Employee Financial Wellness Training
- Deferred Compensation Plans
- Business Liquidity Planning

\*LIST IS NOT ALL INCLUSIVE



### **Ron Holliday, Jodie Wenrich and J. J. Wenrich**

J. J. Wenrich CFP® is the president and founder of Wenrich Wealth and a 20+ year veteran of the investment and financial services business. He and Jodie met as rookie financial advisors in Kansas in 2000 and were quickly married.

Ron Holliday is a 30+ year veteran of the investment and financial services business and has been active in Murrieta, CA area business, politics, civics and service for over 40 years.

J. J. met Ron during his years with Ivy Investments. Ron was one of J. J.'s first calls after opening Wenrich Wealth, and they quickly became business partners.

The three of us take pride in being an educational resource for members of our community, regardless of whether or not they are clients.

J. J. is author of the book Teaching Kids to Buy Stocks: Stories and Lessons for Grown-Ups, and a frequent guest on podcasts, radio and news programs.







J. J. Wenrich is a registered representative with, and Ron Holliday is a registered administrative associate with, and Securities and Advisory Services offered through LPL Financial, a Registered Investment Advisor. Member FINRA & SIPC.

J. J.'s CA Insurance Lic# 4038469  
Ron's CA Insurance Lic# 0B98522

Wenrich Wealth and LPL Financial cannot provide legal advice or services. Please consult your legal advisor regarding your specific situation.

LPL Financial representatives offer access to trust service through The Private Trust Company, N.A., an affiliate of LPL Financial.

There is no guarantee that the implementation of a financial plan will yield positive results. The purchase of certain securities will be required to affect some of the strategies.

Investing involves risks including possible loss of principal.

---

**949.325.8325**

JJ.Wenrich@LPL.com  
[www.wenrichwealth.com](http://www.wenrichwealth.com)

**San Diego County**  
406 9th Ave #308  
San Diego, CA 92101

**Orange County**  
160 Avenida Granada  
San Clemente, CA 92672