INFLECTION

WEALTH MANAGEMENT

# Financial Planning Overview

Delivering *value* in meaningful *relationships* throughout all of *life's inflection points*

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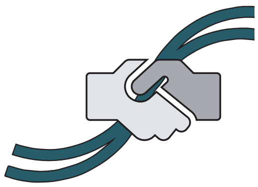
We aim to provide our clients with thoughtful service, the result of which are decisions that reflect not only financial security, but a sense of peace and freedom. Ultimately, we endeavor to have a healthier and happier effect for those we are fortunate enough to serve, as well as the community in which we serve.

**Delivering value in meaningful relationships throughout all of life's inflection points**

# ABOUT US

## Financial planning paves the road to success



Inflection strives to bring meaning and purpose to our advice-based relationships by providing personalized, efficient, highly-proactive support.

Inflection Wealth Management is a fee-based independent practice of Thrivent Financial, specializing in comprehensive financial planning and investment management.

# WHY FINANCIAL PLANNING?

## Financial planning paves the road to success

**Establishing clarity around your finances is arguably one of the most critical things you can do for your overall financial success. It is important to understand your financial objectives and then create a financial plan in alignment with your values to meet them – and to respond to changes in your life that affect your financial future.**


**Without understanding what is needed, it can be extremely difficult to achieve financial security. Once you have a good understanding of what you need for a healthy financial life, you can create goals as a way to help you improve your financial situation. We will provide the objective knowledge you need and team support so that together we implement strategies to achieve your goals. Then as your priorities and goals change, we'll be here to help as you prepare for and transition through inflection points in your life.**

# BENEFITS OF FINANCIAL PLANNING

**There are countless advantages of financial planning that come immediately from having a financial plan. From emotional and health-associated benefits to social and financial benefits, financial planning has a net positive impact on every aspect of your life.**

While many benefits exist, there are some that have more impact than others. Here are several key benefits that come as a direct result of creating a financial plan.

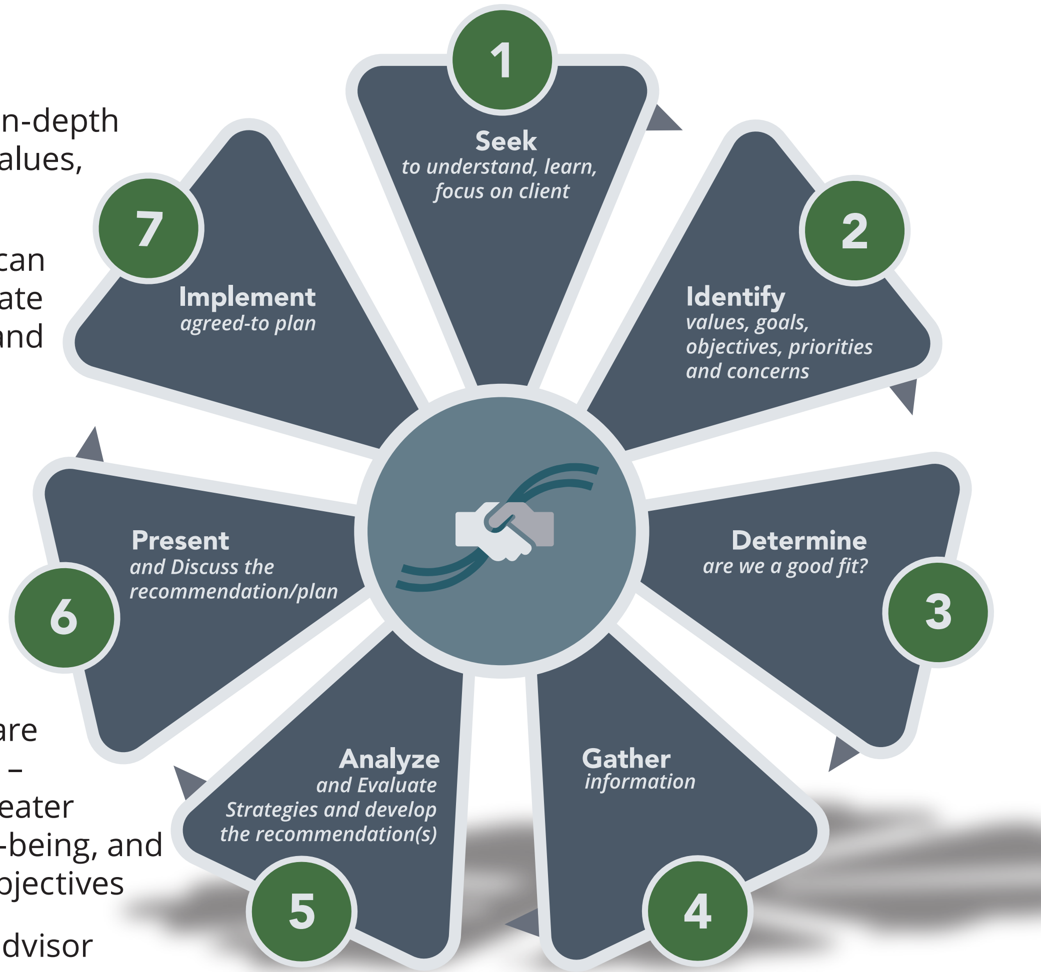
- Fiduciary standard; we are legally and ethically obligated to act in your best interest
- Financial planning helps you take action, control direction and be accountable to stay on track
- We help improve decision-making, particularly under pressure; helping you make wise decisions and avoid bad decisions
- We work with your network of strategic partners, including tax and legal professionals
- We have a dedicated team focused on your financial plan, catering to your specific needs and values

A study conducted by Savology found that people with a written plan are 2.5 times more likely to save enough money for retirement.

Financial planning has additional emotional and mental health benefits. A recent survey indicated that 83% of people with a written plan feel better about their finances after just one year.

# FINANCIAL PLANNING ONBOARDING

## At Inflection we use a 7-step process to begin your financial planning journey:




- We will host a thoughtful and in-depth meeting to understand your values, goals, and financial objectives
- We will share about what you can expect from us and demonstrate competence, understanding, and instill confidence to support you and your decisions
- We will apply our experience, research, and vast array of resources and options to craft a personalized strategy and recommendation
- We will share our approach to support you and help prepare for all of life's inflection points – planned or not – to provide greater peace of mind, emotional well-being, and a path to achieving financial objectives
- Your personal and dedicated advisor will work alongside the Infection team to implement a plan and provide continued support and service for continuity and oversight to provide continuous value

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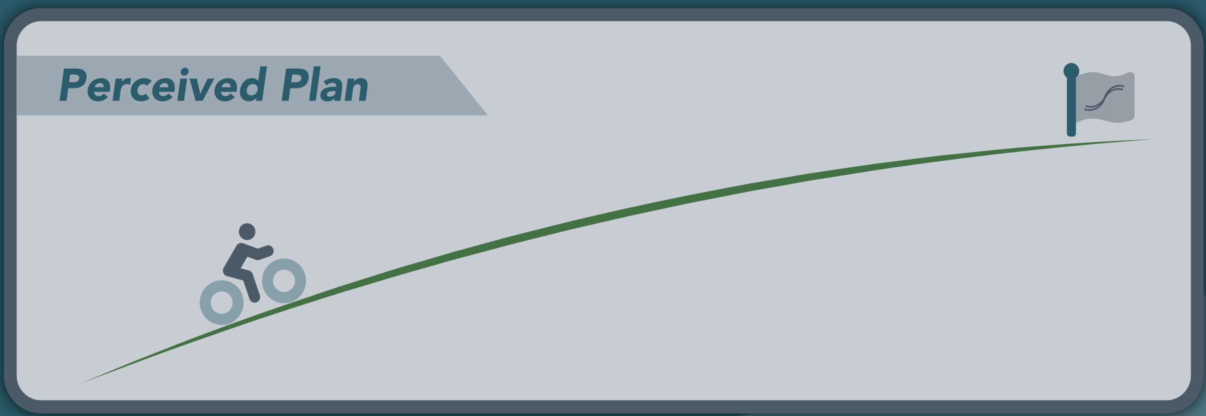
# ONGOING PLANNING

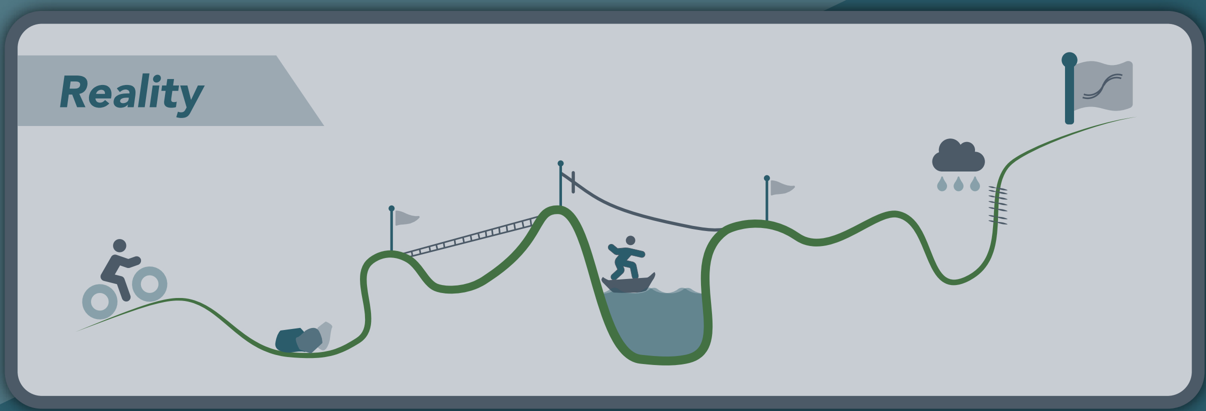
Life is full of *inflection points*, planned or not. Given the unpredictability that life can often bring, reality can turn out different than what was planned.

While others may offer one-time plans, Inflection believes in the value of ongoing planning. We recognize that today will be different from tomorrow, and even more different in upcoming years.

Inflection is excited to support you proactively and reactively, when necessary, throughout all of life's financial inflection points.




Protection
Career
Budget
Issues
Major Purchases
Life & Death
Giving
Health
Retirement
Family
Politics & Policy
Education
Markets & Economy
Estate/Legacy
Taxes



# WHAT TO EXPECT FROM US OVER TIME

***Financial Planning Guide***
Yours annually: a comprehensive guide that details notable changes in federal and state programs or policies. It also includes updates on relevant hot topics, as well as any company changes.

***Inflection Inspection***
A 150+ point inspection of your financial life will occur annually, or on a different frequency agreed upon by you and your advisor.

***Strategies for Managing Inflection Points***
As you encounter life's inflection points, we will provide you with analysis and decision support, as well as strategies for success.

***Annual Plan Refresh***
We will provide you with an updated financial plan each year, following your onboarding in year 1.

***Education***
We will provide you with ongoing education and pointers through the year, via online events, podcasts or written articles.

***Introductions / Networking***
As a member of the Inflection family we will include you in our network and help you stay connected to resources and support.

***Appreciation Events***
We love working with you and always appreciate the time we spend together. Out of the office we love to connect with you for fun events and adventures!

***In-person or Online Meetings***
We are selective in who we work with to make sure you always have our time, attention, focus and tools.

**Fees:**
Our annual minimum fee for a household is $2,400 and can range up to $20,000.

Your fee will depend on three things:

- complexity of your situation
- our team's time
- the value we can provide

Inflection Wealth Management is part of Thrivent Advisor Network, llc, a registered investment advisor. Certain advisory persons of Thrivent provide advisory services under a practice name or "doing business as" name or may have their own legal business entities. However, advisory services are engaged exclusively through Thrivent Advisor Network, llc. Please visit our website www.InflectionWealthManagement.com for important disclosures.

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