



OUR PHILOSOPHY

A WHOLEHEARTED APPROACH

We are planners, and our philosophy can be summed up in a word: *Wholehearted*.

Indeed, when we refer to our work as Private Wealth Planners, we mean it in the broadest sense. Wealth transcends the material. We are not suggesting that material wealth does not matter. But our philosophy does acknowledge that it is not the only thing that matters, which makes us different than many professional service providers in the wealth planning space. The tendency is to reduce wealth planning into not only concrete, material concerns but to break these concerns down into minute verticals such as: discreet types of investing, insurance, tax planning, or business advice. They neglect the reality that all of these things implicate the others. Of most concern to us is the common disregard of human emotions that enter into the process...emotions such as love, hope and faith, just to mention a few.

Wholehearted is a word we value because it says so much about what we believe. In one sense it incorporates the notion of holistic and integrated planning, while also covering the “heart”, which includes not only what our clients think, but also how they feel.

Planning without embracing the heart is dispassionate planning. Popular professional opinion suggests that good planning should be dispassionate, or what one might call “rational” planning – level headed and cool. We think this is only part of the truth, believing that ignoring passion is irrational. Those with an abundance of both head and heart achieve greatness, and to ignore the work that passion will drive does not make sense to us. We encourage both intellectual vigor and the passionate pursuit of excellence. We embrace our passion, our partners’ passion and, especially, our clients’ passion, knowing full well that big goals cannot – will not – be accomplished without wholeheartedness.