



Financial Advice for the Accumulation Phase of Your Life

Wealth Management for Your Stage in Life

If you've been searching for a financial advisor, you've probably found that most advisory firms are focused on people much older than you. And you're right. Retirees are the target clients for many advisory firms because they've stored up a lot of investable assets, which can then be "managed" by those firms. The more assets, the more fees that are generated, so all services are really geared toward the uber-wealthy.

That's great for retirees, but what about people like yourself? Whether you are a young professional in the middle of your career, getting married or just starting a family, you need advice too, maybe even more so. Yet Accumulators—who are still building their wealth—are underserved, overcharged and ignored by most traditional advisory firms. Those firms think of your net worth as "unmanageable" since it's tied up in your 401(k), new business or equity in your home.

Accumulation Wealth Partners is different. We believe that not only do Accumulators like you need advice but you need specific advice targeted at your particular stage in life. You face more milestones in a condensed period of time than any other group. You're having kids, starting businesses and buying homes. That makes sound financial advice essential. At Accumulation Wealth Partners, we make it attainable.

We work with you to organize and optimize your wealth so it's on track to reach your goals. Through our "Structure, Plan, Live" process, we prepare a plan that is tailored for where you are and structured to get you where you want to go. By planning for the things that matter, we help you become financially free earlier in life. Financial freedom really equates to time—time to do what you want, when you want. In a sense we try to turn your weekdays into weekends.



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Our Clients

We work with Accumulators who want to organize and optimize their finances so they can feel confident they're on the right track now and in the future. Some of our clients include:



Thriving Professionals: You have entered the higher-earning years of your career, and you need planning so you can make smart decisions about financial issues like budgeting, saving and managing debt. We help you turn your income (human capital) into financial capital.



Newlyweds: Combining the assets of two individuals can be a challenge. Communicating with each other can smooth out the bumps—so can the help of a trusted advisor. We help you see where you are as a household and determine how you can reach your goals, like buying a first home.



New Parents: As new parents, your life has forever changed. Now you're planning a future for not only yourselves but for your newborn as well. We help you get started saving and budgeting to reach your goals, such as funding the future college educations of your children.



Real Estate Professionals: Your net worth is tied up in illiquid real estate, which means most financial advisors don't want to work with you. But you still have needs that range from retirement planning to asset protection. We help you develop your financial balance sheet and from there create a plan that helps meet those long-term goals.

What Makes Us Different

Your Life, Your Plan

We don't believe in taking a one-size-fits-all approach to financial and investment planning. Even though Accumulators like you share certain life milestones, we recognize that each of our clients has unique goals. We're committed to making your personal goals the foundation of the financial plan we develop with you.

Putting Human Capital to Work

In the accumulation phase of your life, you are starting to make good money, but the financial assets you have are usually illiquid, such as a business or a home. In the financial world they even have a nickname for you. You are a "HENRY" or High Earner Not Rich Yet. To best service you, we take a different approach. First, we take your assets—real estate, bank accounts, stocks and bonds—and add to that mix your human capital, or the present value of your future income. Incorporating your human capital allows us to give you a true sense of what you are worth today while helping us to structure a more realistic plan to meet your goals in the future.

Fees to Fit Your Stage in Life

Most advisory firms require that you have a certain minimum of assets that they can manage since that's what they base their fees on. That eliminates Accumulators as viable clients for most firms. We don't have investment minimums, and our financial planning is based on a simple and easy-to-budget-for monthly retainer. This allows us to work with clients no matter how much they have in liquid assets.

Investments Customized for You

Our investment strategies are implemented with institutional asset managers, most of whom aren't accessible to the public, such as Dimensional Fund Advisors and AQR. The strategies we select for you are backed by Nobel Prize-winning research and evidence-based investing principles. They focus on minimizing costs and taxes so you can keep more of your hard-earned money. What's more, we take into account your priorities, such as your time frame and the amount of risk you are willing to tolerate, so you can be confident that every part of your investment plan is tailored to meet your specific goals.

Technology to Make Life Simpler

It used to be that clients could expect reams of paperwork from a financial advisory firm, plus regular meetings at the advisor's office. We value technology for both the organization and convenience it brings to our clients' lives. We use technology to aggregate your accounts into a household balance sheet that's easily updated, and to create and monitor your financial plan. We believe in the value of regular contact, but you don't need to carve time out of your already busy workday. We can meet with you virtually—after you get home from work and have put the kids to bed. You can relax and enjoy a glass of wine with your spouse while we walk you through the financial progress you have made. Different, right?



“Our fee structure allows us to work with clients no matter how much they have in liquid assets.”

Our Process: “Structure, Plan, Live”

The “Structure, Plan, Live” process is at the heart of all the work we do. Through it, we create a custom-tailored financial plan that reflects your personal and professional situation, what you want out of life and the financial steps to get you there. The end result? By giving your financial life **structure** and a **plan** for what matters to you, we help you **live** the life you want.

Structure

We start the process by developing a household balance sheet that includes your current assets and liabilities, as well as your human capital, real estate wealth, future inheritances, pensions and Social Security benefits. We track where your money is going and set realistic budgets.



Plan

This isn't a 60-page document that you'll stick in a drawer and forget about. It's a living, customizable plan that truly reflects what you want to accomplish with your wealth. We work with you to set measurable goals for the short and long term, and to develop the strategies to achieve those goals.



Live

We implement the details of your plan in a format that you can easily access, track and measure. And because your plan is built around your life, as your life changes, so can your plan. Through regular progress meetings, we'll revisit your plan and life, and make sure the two are still working in tandem.



Our Services



Cash Management

- Household balance sheet development
- Cash flow optimization
- Budgeting
- Debt and student loan consulting
- Employee benefits analysis



Investment Management

- Asset allocation
- Asset location
- Portfolio management
- Tax loss harvesting



Retirement Planning

- Cash flow analysis
- Retirement scenario modeling
- Asset protection strategies



Education Planning

- 529 plan creation



Tax Planning

- Tax mitigation strategies
- Tax projections



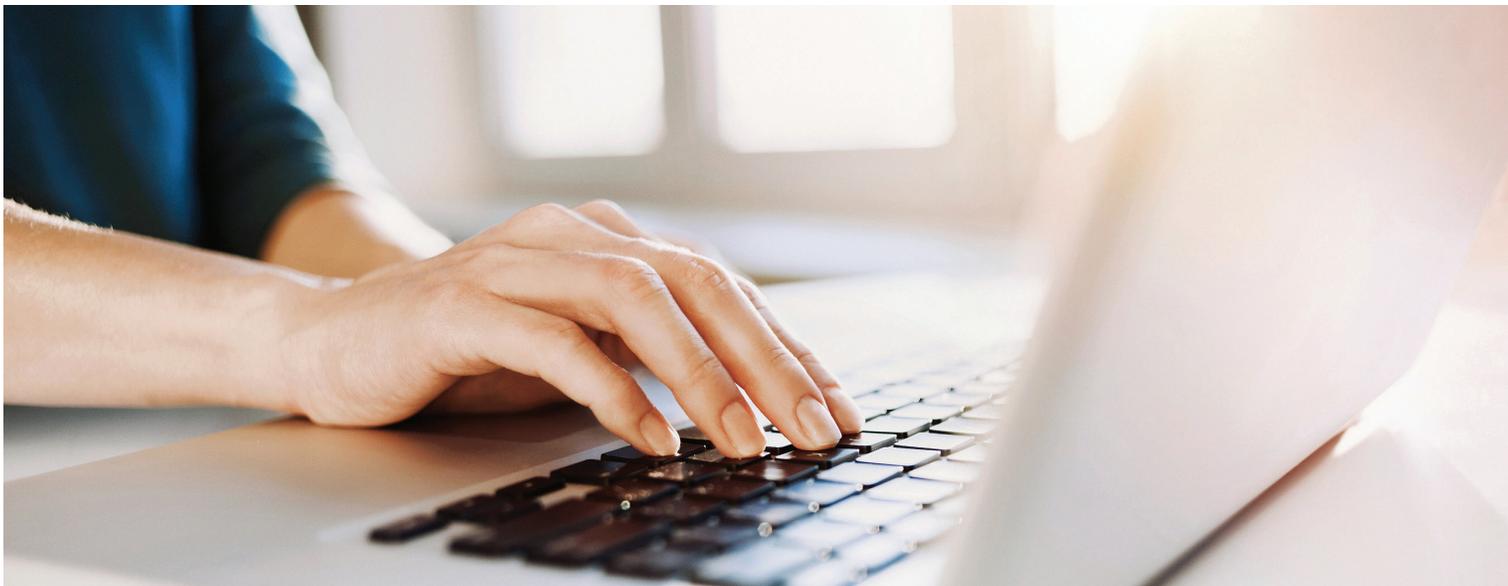
Risk Management/ Insurance

- Review of existing policies
- Needs analysis



Estate Planning

- Tax-efficient wealth transfer
- Legacy planning
- Business succession
- Inheritance planning
- Charitable planning



Want to Turn Your Weekdays into Weekends?

Start your plan to financial freedom today.
Contact us at 858-255-4475.



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