

# A DIFFERENT KIND OF VALENTINE: *LOVE THAT PLANS AHEAD*

By Scott Van Den Berg, CFP® | President, Century Management Financial Advisors

**With Valentine's Day approaching, I've been thinking less about cards and chocolates—and more about something that doesn't show up in a greeting aisle.**

## **LOVE.**

Not the Hallmark kind. The quieter, steadier kind. The kind that shows up over time.

In many ways, money and love have something important in common: both tend to reveal what we value most, especially under pressure. They show up in how we plan, how we react, how we care for others, and how we prepare for the future—not just for ourselves, but for the people we love.

After more than 30 plus years of working with individuals, couples, and families, I've noticed something consistent. The most successful financial outcomes are rarely just about investment returns. They grow out of protecting the people and priorities that matter most, making steady decisions over time, and having trusted relationships in place when life gets complicated.

They're about love—expressed through responsibility.

**Often, that responsibility shows up in very practical ways, such as:**

- Making sure beneficiary designations are up to date on retirement accounts, life insurance, and IRAs
- Confirming that accounts are titled the way you intend
- Reviewing wills, trusts, and estate documents to be sure they still reflect your wishes
- Thinking through “what-if” scenarios, so an unexpected event doesn't create unnecessary stress for the people you care about most

None of this is complicated for the sake of being complicated. It's simply part of looking out for others, especially when it matters most.

For some, that means knowing a spouse would be okay if something unexpected happened. For others, it's helping adult children without undermining their independence. Sometimes it's choosing simplicity over excess, or security over speculation. And sometimes, it's finally giving yourself permission to enjoy what you've worked hard to build.

Money, at its best, is not a scoreboard. It's a tool, a way to support the people and the life that matter most. As my grandfather used to say, *"Money isn't the most important thing, but it sure helps soothe the nerves."*

---

Some of the most meaningful conversations I have with clients don't start with investments at all.

### They start with real-life questions:

- Who and what are you most responsible for?
- What would peace of mind actually look like for you?
- What parts of your financial life tend to keep you up at night?
- If something unexpected happened, who would be able to step in—and do they have the authority to do so?

Valentine's Day is a good reminder that the most important things in life don't fluctuate daily or need constant optimization. They need attention and care. Good financial planning works the same way, it's about building resilience, not perfection.

There's a Hebrew phrase, *tikkun olam*, which means helping to make the world a little better. More often than not, that starts close to home—with family, relationships, and the people who depend on us.

If you ever want to kick around some ideas, whether that's revisiting your plan, starting one, or just making sure things still feel on track, I'm here. Not just as an advisor, but as someone you can think things through with.

**Wishing you a happy Valentine's Day.**

*Scott S. Van Den Berg*

Scott Van Den Berg  
President  
Century Management Financial Advisors

**Schedule a meeting today.**

#### Meet Our Team of Wealth Management Advisors:

- [Scott Van Den Berg, CFP®, ChFC®, CEPA®, AIF®, CRPS®, CMFC®, AWMA®, President](#)
- [David Lloyd, CFP®, CTFA, Director of Wealth Planning](#)
- [John Dixon, CFP®, CPFA, EA, Senior Wealth Advisor](#)
- [Mark Okamoto, AIF®, Senior Wealth Advisor](#)
- [Rachel Van Den Berg, Senior Financial Planner](#)
- [Nicole Okamoto, FPQPTM, Client Support Manager, Paraplanner](#)

*[Meet our Entire Team of Portfolio Managers and Research Analysts on our website.](#)*

#### **Disclosures:**

Century Management is an independently registered investment adviser with the U.S. Securities and Exchange Commission. Registration does not imply a certain level of skill or training. Century Management is also registered as a Portfolio Manager in the Province of Ontario. A full description of our Firm's business practices, including our Firm's investment management services, wealth plans and advisory fees, is supplied in our Form ADV Part 2A and/or Form CRS, which are available upon request and also at [www.centman.com](http://www.centman.com). CM-2026-01-28