Century Management Financial Advisors®

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You've Built the Wealth - Now What Happens If You're Not There?

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What Happens If You're Not There?

- What would happen to your financial life if you weren't there to manage it?
- Would your spouse know where everything is?
- Would they know how to generate income—from which accounts, in what order, and in a tax-efficient way?
- Would they know who to call… and more importantly, who to trust?

These aren't comfortable questions. But they're real. And after 34 years of working with families, I can tell you—most people don't have clear answers.

The Quiet Risk Most People Miss

Many successful people today have done a good job building wealth.

- They've saved consistently
- They've invested thoughtfully—in stocks, bonds, mutual funds, ETFs, real estate…
- They've made good decisions over time.

On paper, everything looks solid. But when you step back and look at it as a whole, that's not always the case.

Accumulating wealth is only part of the job. Coordinating, protecting, and preparing that wealth for how you'll actually use it—income, taxes, family needs, key decisions, and life's unexpected transitions—is the other half… and it's the part most people overlook.

Because over time, things layer in:

- Multiple accounts across different custodians
- Retirement assets, taxable accounts, and real estate
- Ownership interests in private businesses or partnerships, often with limited liquidity and added complexity
- Concentrated positions or legacy holdings
- Future income streams that aren't always clear or coordinated

Individually, each decision may make sense. But at the household level, they don't always connect, and that's where problems start to show up.

When Life Gets More Complex

And this becomes even more important in blended families. Second or third marriages. Children from prior relationships. Different expectations, different responsibilities, different intentions.

Add in real-world factors:

- A child or family member with special needs
- Aging parents who may depend on you financially or require care
- A privately held business or shared ownership with partners
- Uneven levels of financial knowledge or involvement between spouses


Each of these adds another layer—and over time, those layers compound.

Now it's not just about managing assets. It's about aligning people.

- Who is this money ultimately for?
- How should it be divided or protected?
- What's fair versus what's equal?
- How do you balance your current spouse with children from a previous marriage?

Without clarity, these situations can create confusion—or worse, unintended outcomes. And if something unexpected happens, the financial responsibility often falls on someone who didn't build the system in the first place.

That's where structure matters most.

Where Good Decisions Start to Drift

This is where I see even very capable investors run into trouble. Not because they've made poor choices, but because they've made isolated ones.

A rental property gets added here. An index fund gets added there. A bond ladder, a few individual stocks, a cash position...

Before long, you don't have a strategy, you have a collection. And collections don't coordinate themselves. So, the question becomes:

Is everything working together or just sitting next to each other?

- Is your income being generated in the most tax-efficient way?
- Are you taking the right level of risk for where you are in life?
- Are certain assets doing the job you think they are, or just what they've always done?
- Would a different mix of individual stocks, bonds, or a more active investment approach improve outcomes without adding unnecessary risk?

These aren't product questions. They're coordination questions.

The Missing Piece: Philosophy and Discipline

There's another layer to this that often gets overlooked.

Even with a well-built investment portfolio, without structure and a clear philosophy, it's easy to drift into emotional decision-making.

Markets don't move in straight lines. Valuations change. Cycles shift.

- People chase what's recently worked
- They sell what feels uncomfortable
- They react instead of respond

That's where costly mistakes typically happen. Not because someone isn't smart, but because they're human.

Selling at the wrong time can lock in losses. Chasing performance can lead to overpaying. Poor coordination can create unnecessary taxes.

Over time, those decisions add up and compound.

Why Philosophy Matters

This is where experience and discipline come into play.

At some point, you have to step back and ask: What's my investment philosophy? Not just for one asset class, but across everything—stocks, bonds, funds, real estate, even a private business. When that philosophy has been tested through multiple market cycles, it does more than guide decisions—it helps ground them.

It helps answer questions like:

- What is this asset truly worth?
- What are we being paid for the risk we're taking?
- Are we acting based on data or emotion?

At Century Management Financial Advisors, this is a core part of what we offer. Not just ideas, but a way of thinking that has been applied consistently over decades. A framework for comparing opportunities, managing risk, and staying aligned with long-term goals, especially when markets are anything but steady. That consistency is what keeps you on track when everything around you is pulling you off course.

A Story That Stays With Me

A few years ago, I worked with a couple, let's call them David and Susan.

David had always managed the finances. He was thoughtful, disciplined, and had built a strong investment portfolio over time. A mix of index funds, some individual stock holdings, a legacy 401k, CD's, and a rental property he felt good about.

He had done a lot right. But when we stepped back and looked at everything together, a few things became clear:

- Their income strategy wasn't coordinated across accounts in the most tax-efficient way
- The rental property wasn't producing the returns they thought once taxes and costs were considered
- The time, complexity, and ongoing responsibility of managing everything were higher than they had acknowledged
- ·The overall risk and allocation didn't fully reflect the stage of life they were entering

Then I asked a simple question:

"Susan, if something happened to David, would you feel comfortable managing this on your own?" She paused. Then she said, "I wouldn't even know where to start." That's when we went to work, not to reinvent everything, but to bring it together:

- We organized and simplified the full picture
- We clarified how income would be generated
- We re-evaluated certain holdings, including the property, against other options
- And we introduced a more intentional mix of investments where it made sense

Just as important, we built a relationship, so Susan knew exactly who to call and what to expect if something happened to David. As we worked through it, things came together. Their accounts were aligned, their income plan made sense, and their decisions began to

reflect the stage of life they were entering. Most importantly, they both understood it—and felt confident in the path ahead.

The Role of a Trusted Advisor

Working with a fee-only advisor like Century Management isn't just about reviewing a plan. It's about having a partner who understands how all the pieces fit together and how they should evolve.

Some families want a second opinion. Others want help managing part—or all—of their assets more intentionally. There's no single right way to do it. But the value tends to show up in a few consistent areas:

- Seeing the full household picture clearly
- Making more informed, coordinated decisions
- Applying a disciplined investment approach across cycles
- And helping remove emotion from decisions that matter most

I often describe it this way: You're still the quarterback. We're the coach. You make the calls, we help you stay disciplined and make better decisions, no matter what the environment.

A Few Questions Worth Asking

If you're reading this, take a moment and ask yourself:

- Is my financial life coordinated or just accumulated?
- Would my spouse or partner know what to do if I weren't here?
- If we're a blended family, are expectations clear and aligned?
- Are all of our assets working together toward a clear outcome, or are we making decisions in isolation?
- Are we taking the right risks for this stage in our lives?
- Do we have a consistent investment philosophy guiding decisions?
- Do we have someone we trust—not just to advise—but to step in if needed?

Final Thought

The goal isn't to replace what you've built. It's to strengthen it, bring it together, make it more intentional, and make sure it works not just for you, but for the people who depend on it. Because the most valuable plan isn't the one that looks good on paper. It's the one that holds up and adapts when life changes.

If you'd like to walk through your full picture—from planning to investments, we are always happy to have a conversation.

Scott S. Van Den Berg

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President
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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.

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