

Wealth is About Well-being

Our mission is to help individuals and families use wealth as a tool to promote well-being

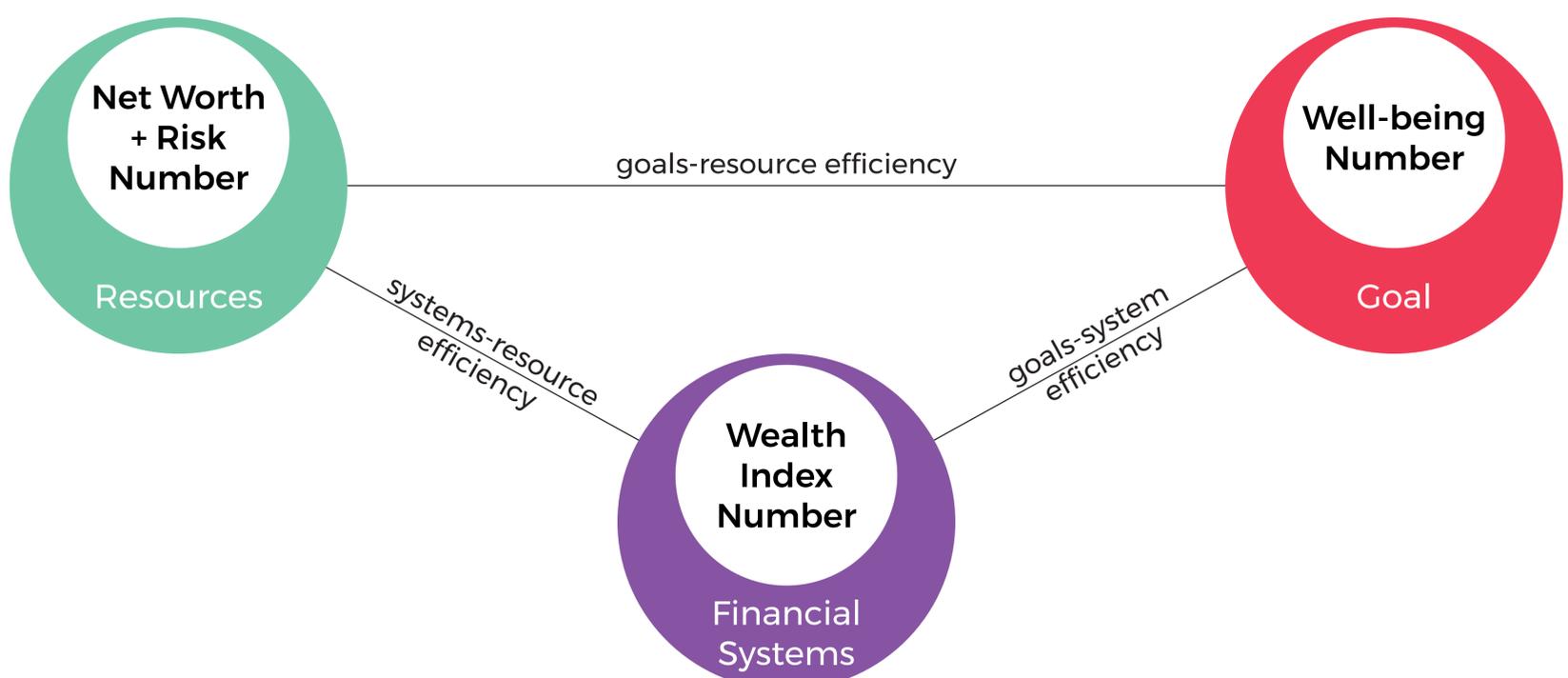
Modern society pays huge attention to the state of our finances. Maintaining an ever-growing net worth is considered vital for progress and prestige.

However, measuring progress solely in economic terms misses the fact that money is a means to an end, not an end itself. Our Wealth Planning process helps you use money as a tool, without losing focus of the things that really matter:

living happy, fulfilling lives.



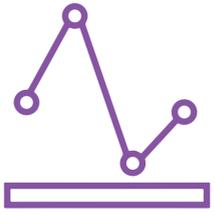
Our Wealth Plans are created from over 40 years of experience in developing financial systems, and the latest research in well-being science. Our planning process is modeled after The New Economic Foundation's (NEF) "Framework for Societal Progress." The framework illustrates that goals are achieved through systems, which depend upon the use of resources.¹ By cultivating authentic relationships with our clients we are able to build a deep understanding of who they are and the resources they have available to them. With this understanding we create Wealth Plans that are efficient in promoting well-being. We use four metrics to measure and track each part of the process: **Net Worth, Risk Number, Wealth Index Number** and **Well-being Number**.





RESOURCES

Resources include your health, income, assets, resilience and more. We determine your **Net Worth** and **Risk Number** which guide the parameters of your plan, and track the efficiency with which your resources are used.



FINANCIAL SYSTEMS

The financial systems needed to meet your intermediate objectives, such as retirement or education, which are vital for achieving the goal of high well-being. We also define a **Wealth Index Number** as a benchmark for growth necessary to meet your objectives.



GOAL

The goal is human well-being. By utilizing the latest in subjective well-being research we define a **Well-being Number** that helps us understand the current status of your well-being, and show potential opportunities to increase it.

Your Wealth Advisor will work with you to craft a dynamic and trackable Wealth Plan that incorporates your unique objectives, exploring areas such as:

- **Estate Planning**
- **Taxation**
- **Education**
- **Budgeting**
- **Retirement**
- **Investment Management**
- **Risk Analysis**
- **Special Family Needs**
- **Home Purchasing**
- **Business Consulting**

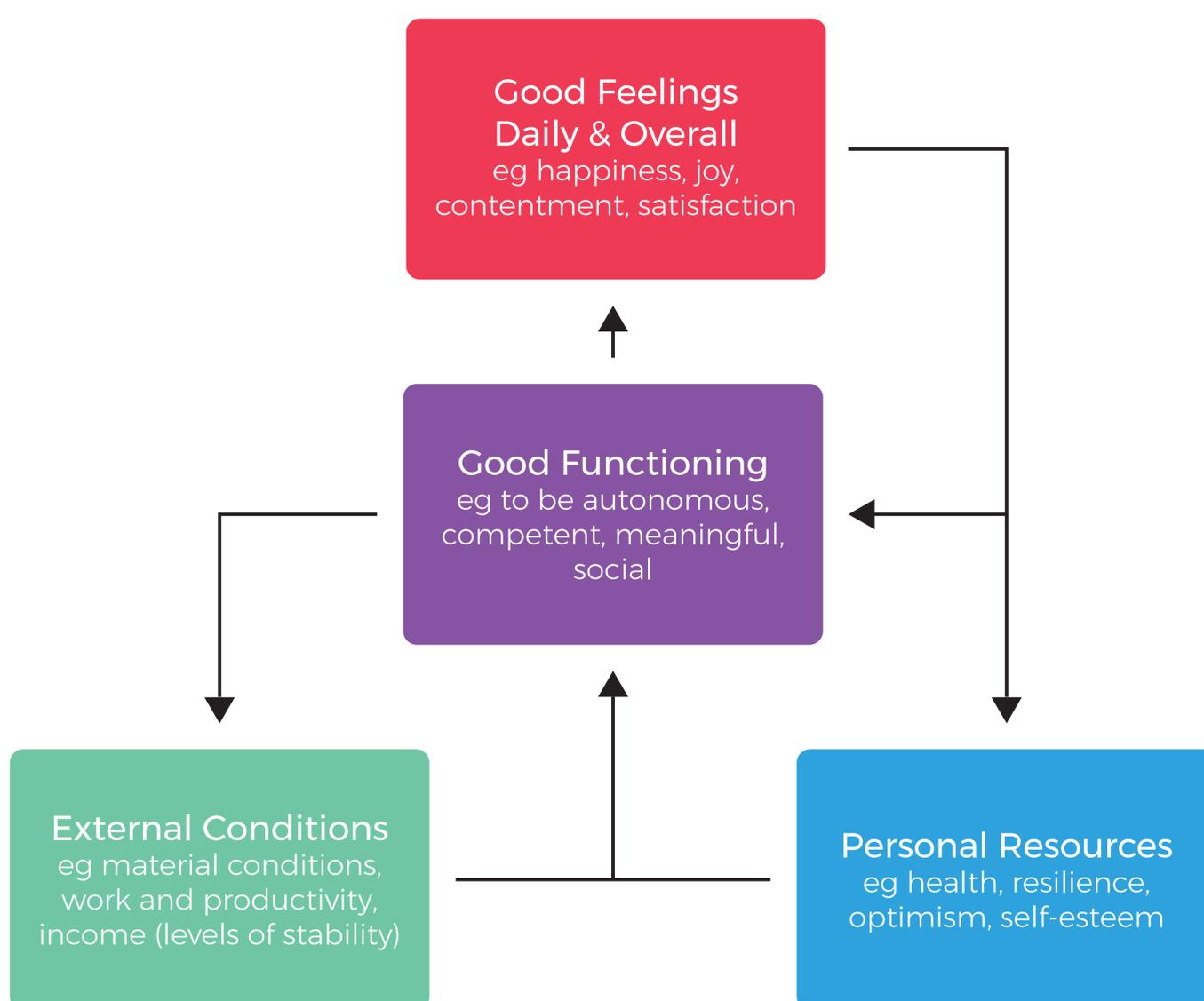
“Money alone will not create a meaningful life, just as paints and brushes won’t create a masterpiece. It is the creative and tactful use of the tool.”²



Well-being can be understood as how people feel, how they function, and how they evaluate their lives

The **Well-being Number** is a metric we use to take a snapshot of your current state of well-being. This metric gives us insight into your strengths, weaknesses, and possible threats or opportunities for growth.

Our approach to measuring well-being is based on NEF's dynamic model, developed for the Government Office for Science's 2008 Foresight project. "This model draws on contemporary psychological research and ancient philosophy, and depicts well-being as a dynamic process...[A life of high well-being] involves good relationships, autonomy, competence and a sense of purpose, as well as feelings of happiness and satisfaction."¹



The model illustrates the relationships between the various “potential drivers of well-being” that exist in our lives. According to NEF:

“The model describes how an individual’s external conditions (bottom left) - such as their income, employment status and social networks - act together with their personal resources (bottom right) - such as their health, resilience and optimism - to allow them to function well (middle) in their interactions with the world and therefore experience positive emotions (top). When people function well and experience positive emotions day-to-day and overall, we can think of them as [having high well-being].”³

We address the “potential drivers of well-being” in your Wealth Plan through the development and achievement of unique objectives you find meaningful.

Researchers have found that the best way to measure well-being is subjectively through questionnaires that are statistically robust. Our *Wealth is About Well-being* questionnaire is a combination of 22 carefully selected questions used by NEF, The Office for National Statistics and the Warwick Medical School. From your answers we run a calculation that produces your Well-being Number.



“When we understand what makes people’s lives go well, see the positive things people bring to situations, and understand people’s emotional and social needs...services can be better designed to respond to the many aspects that make up people’s lives.”³



Please take note of our new contact information below



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Endnotes:

1. nef (2011) 'Measuring our progress: The power of well-being': 2.
2. Evan Coles
3. nef (2012) 'Measuring Well-being: A guide for practitioners': 6-8