



**Ibello**  
WEALTH MANAGEMENT



*Retirement by **design**,  
not by default.*

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# My promise to you

## **I promise to always act with integrity.**

To put your interests and needs above my own. Always.

## **I promise to be responsive.**

A lot of things in life are out of our control, but being responsive is not. You will get within 24-hour responses. No exceptions.

## **I promise to be reliable.**

To provide consistent and trustworthy advice regardless of the issue, question, or timing.

## **I promise to give you my undivided focus.**

Every financial issue, concern, problem, question, goal, or desire in your life will be matched with patient listening, explorative questioning, a relentless passion to help, and resourceful/thorough council.

## **I promise to be adaptable.**

Your life and health will change. Markets and technology will change. Legislation will change. Investment products and financial planning strategies will change. I will be malleable in the guidance I provide as the ongoing changes of your life, economy, and world dictate.

## **I promise to stay boutique.**

To never sacrifice the concierge feel of our firm, our high-touch and personal relationship, the service we provide, and results you have come to expect for growing the company larger.

## Goals of Our Work Together

- Create a plan and vision for financial independence and a retirement income strategy for maximum effectiveness.
- Keep more of what you have earned and accumulated in your lifetime.
- Maximize cash flow.
- Plan for the unexpected.
- Take advantage of tax arbitrage opportunities.
- Manage risk across assets to provide a smoother sequence of returns.
- Transfer financial resources and property to those we care the most about in our lifetime and after.
- To deliver value to you beyond what can be measured financially, such as your peace of mind, confidence, clarity, and conviction in your financial situation and retirement feasibility/trajjectory.