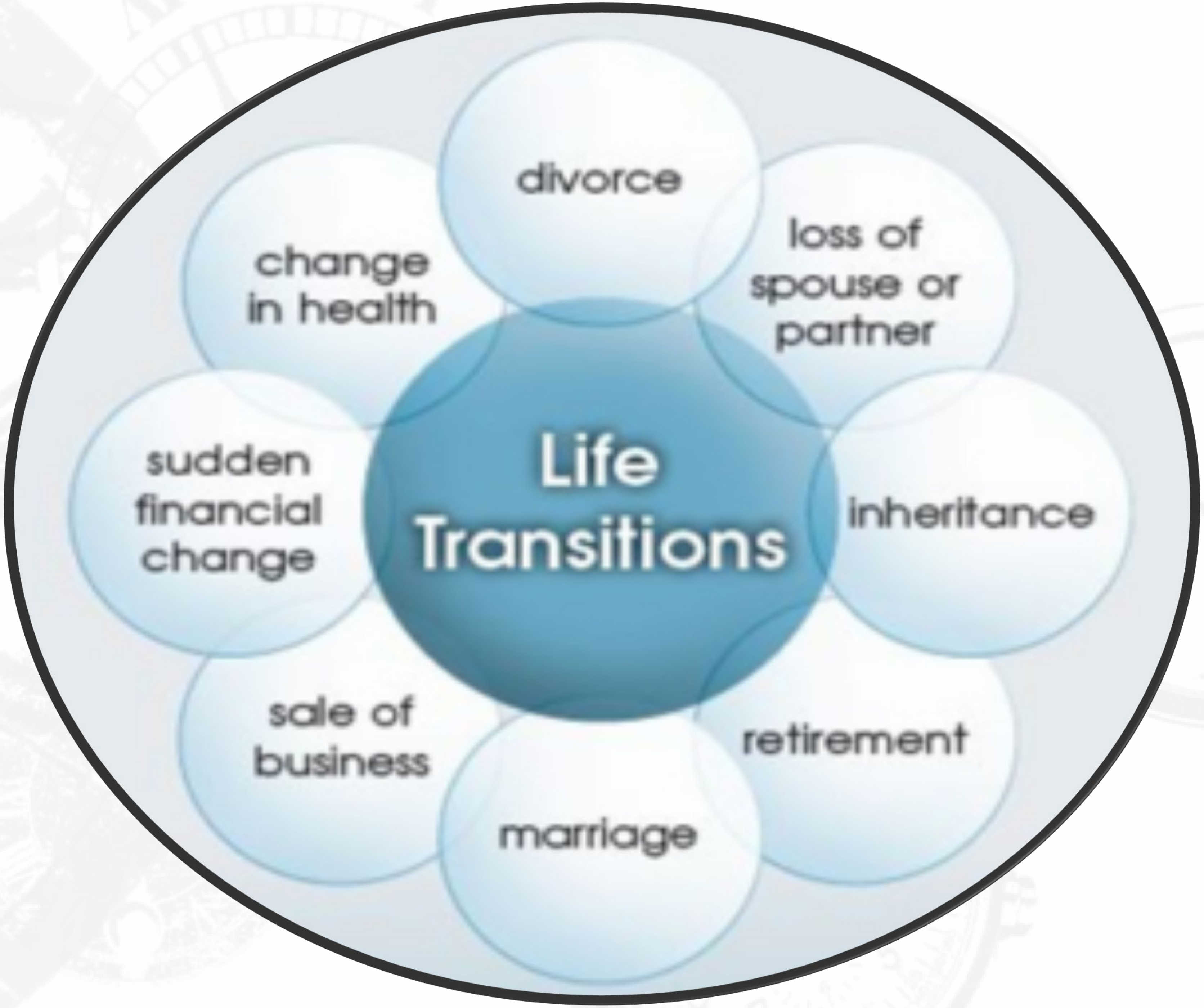
R.S.A. DEASIL ADVISORS, LLC.

#AskDeasil


Life Transitions
divorce
loss of spouse or partner
inheritance
retirement
marriage
sale of business
sudden financial change
change in health

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Randall Avery, CFP®, CFA

Experience

Georgia-Pacific

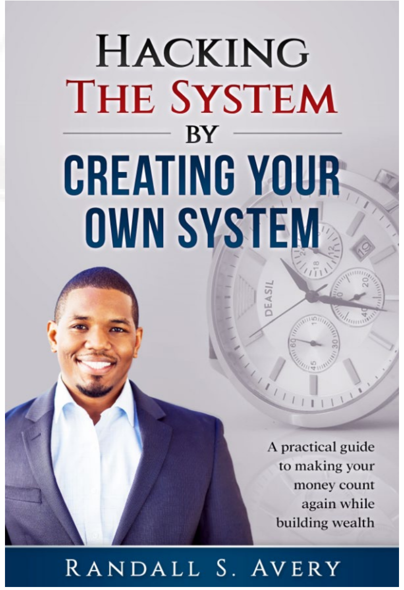
AutoTrader.com

First Data

Turner
A TimeWarner Company

Invesco

Georgia State University



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CFP® CERTIFIED FINANCIAL PLANNER™

The mission of Certified Financial Planner Board of Standards, Inc. is to benefit the public by granting the CFP® certification and upholding it as the recognized standard of excellence for competent and ethical personal financial planning.

XY PLANNING NETWORK

The XY Planning Network is the leading organization of fee-only financial advisors who are focused on working with Generation X and Generation Y clients. Our mission is to connect consumers with best-in-class financial advisors who specialize in working with clients just like you.

CFA Institute

CFA Institute seeks to set professional standards for investment management practitioners. To lead the investment profession globally by promoting the highest standards of ethics, education, and professional excellence for the ultimate benefit of society.

NAPFA

The National Association of Personal Financial Advisors (NAPFA) is the country's leading professional association of Fee-Only financial advisors—highly trained professionals who are committed to working in the best interests of those they serve.

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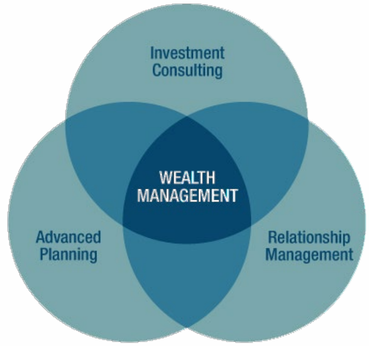
Wealth Management

- The goal of wealth management is to sustain and grow long-term wealth

Proverbs 4:7 ………..and with all thy getting

Get understanding!



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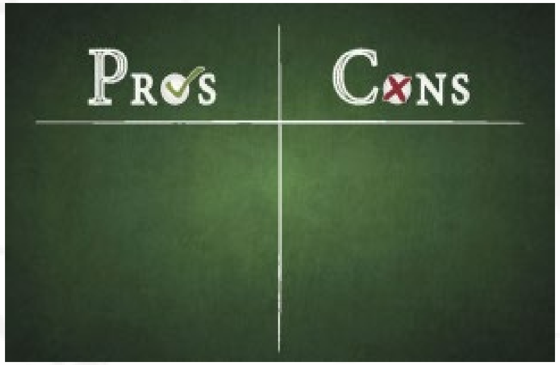
Intangible Benefits

Accountability
We will help you follow through on your financial commitments

Education
An investment in knowledge pays the best interest



Objectivity
We bring insights to help you avoid poor investment and spending choices

Proactivity
We anticipate your life transitions and ensure you are financially prepared for them

Organization
We will help bring order to your financial life

Partnership
We are a guide to help you achieve the best life possible

Do I need a Financial Planner?

Super Saver,
Financially Secure

Large Portfolio
>
$300,000

Lottery
Winner

Super
Delegator

Limited
Financial
Knowledge

Inherit Money/Widow,
Divorce, Utilized a Financial
Planner

High Income

Lecture Notes

Vocabulary

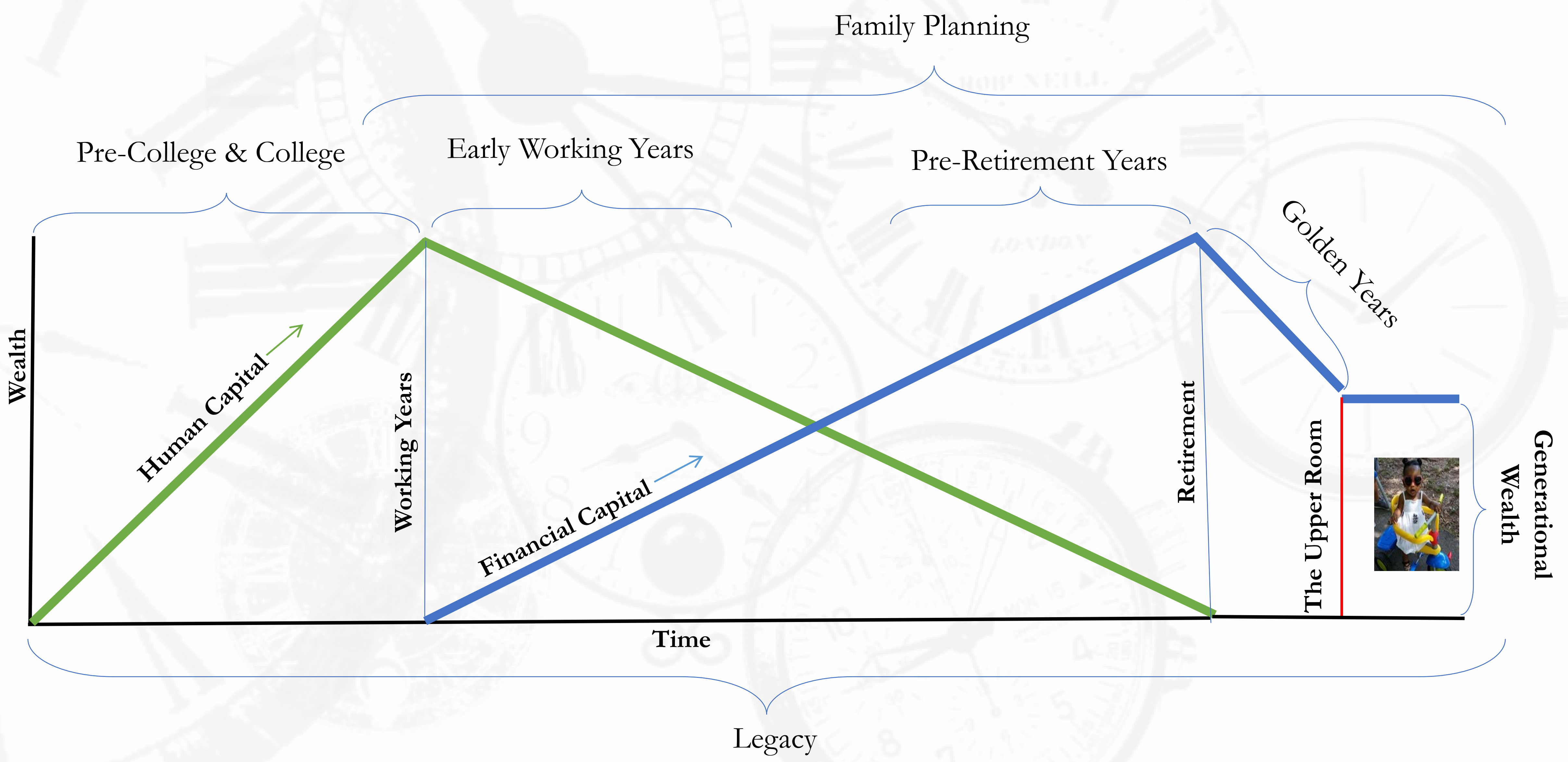
Human Capital

- Your skills, talents, and knowledge used to produce income

Financial Capital

- Money used to buy goods and services and provide financial freedom

Wealth Life Cycle



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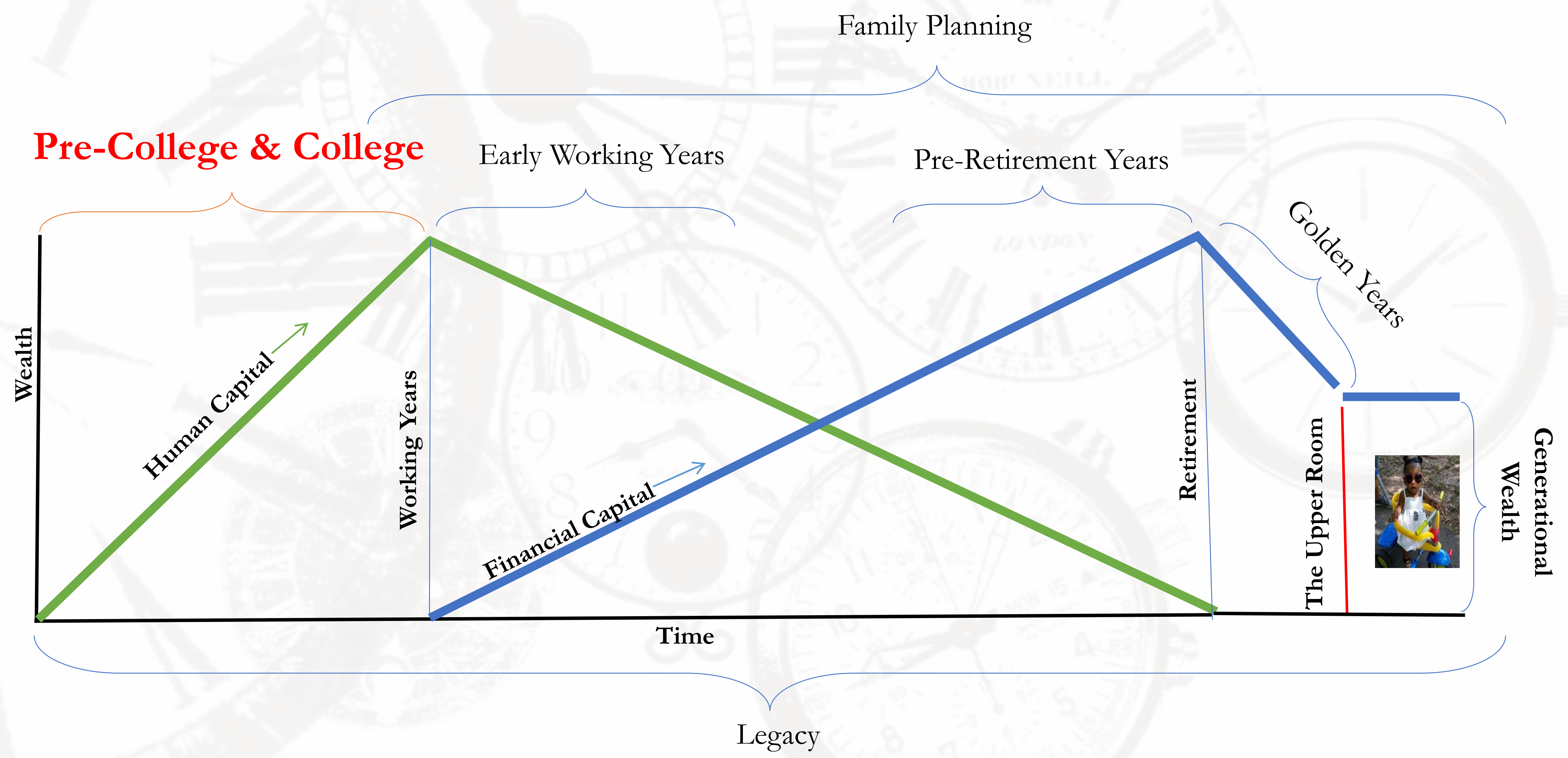
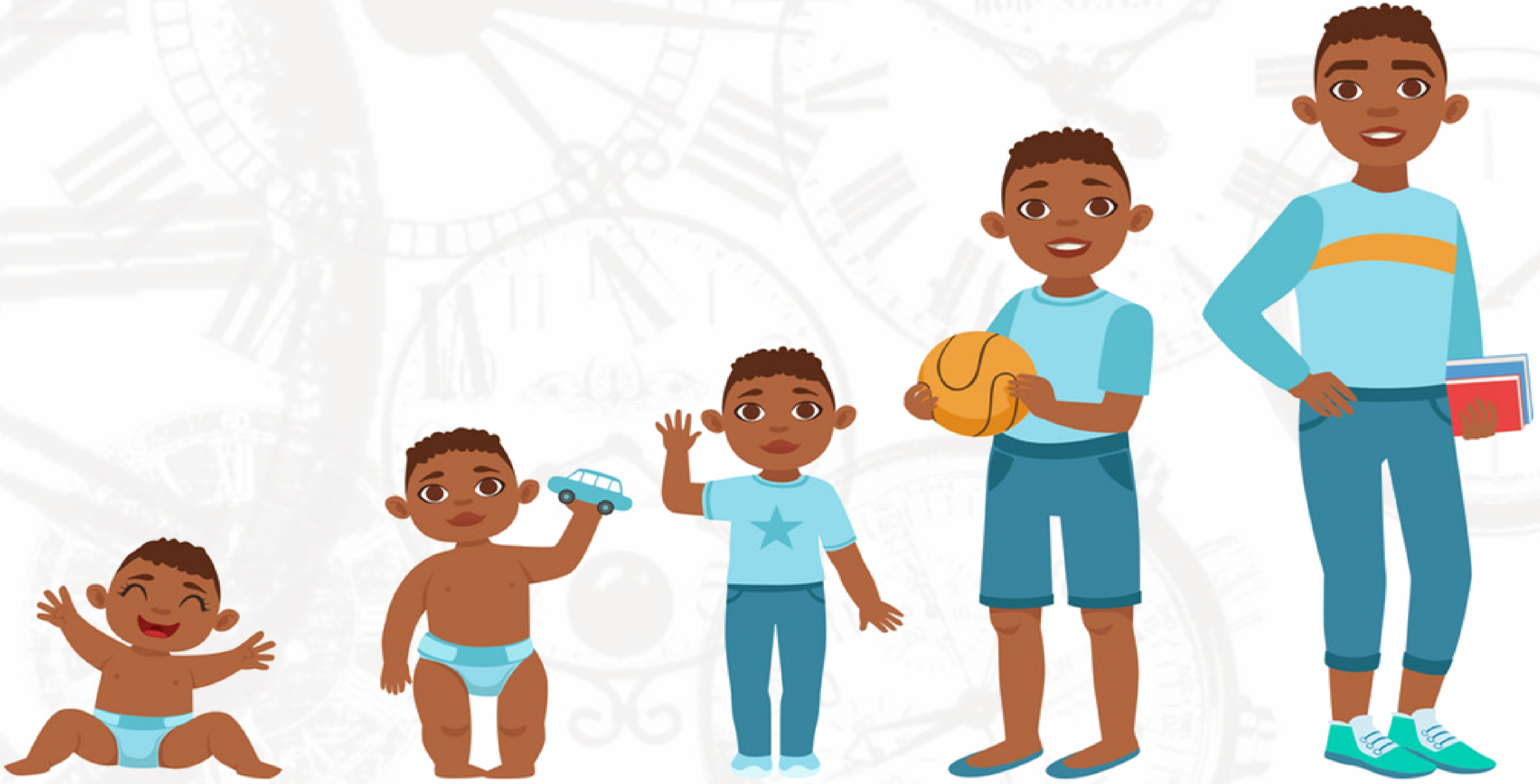
Wealth Life Cycle

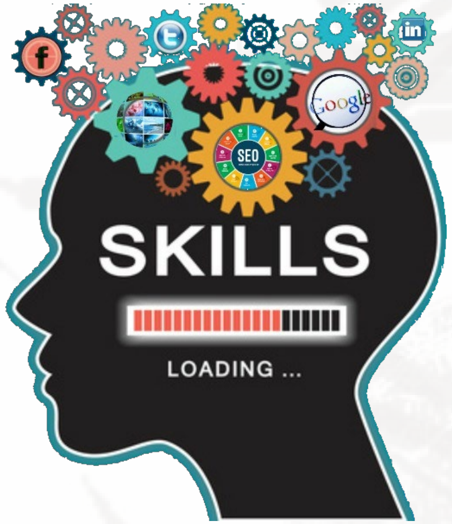


Pre College & College



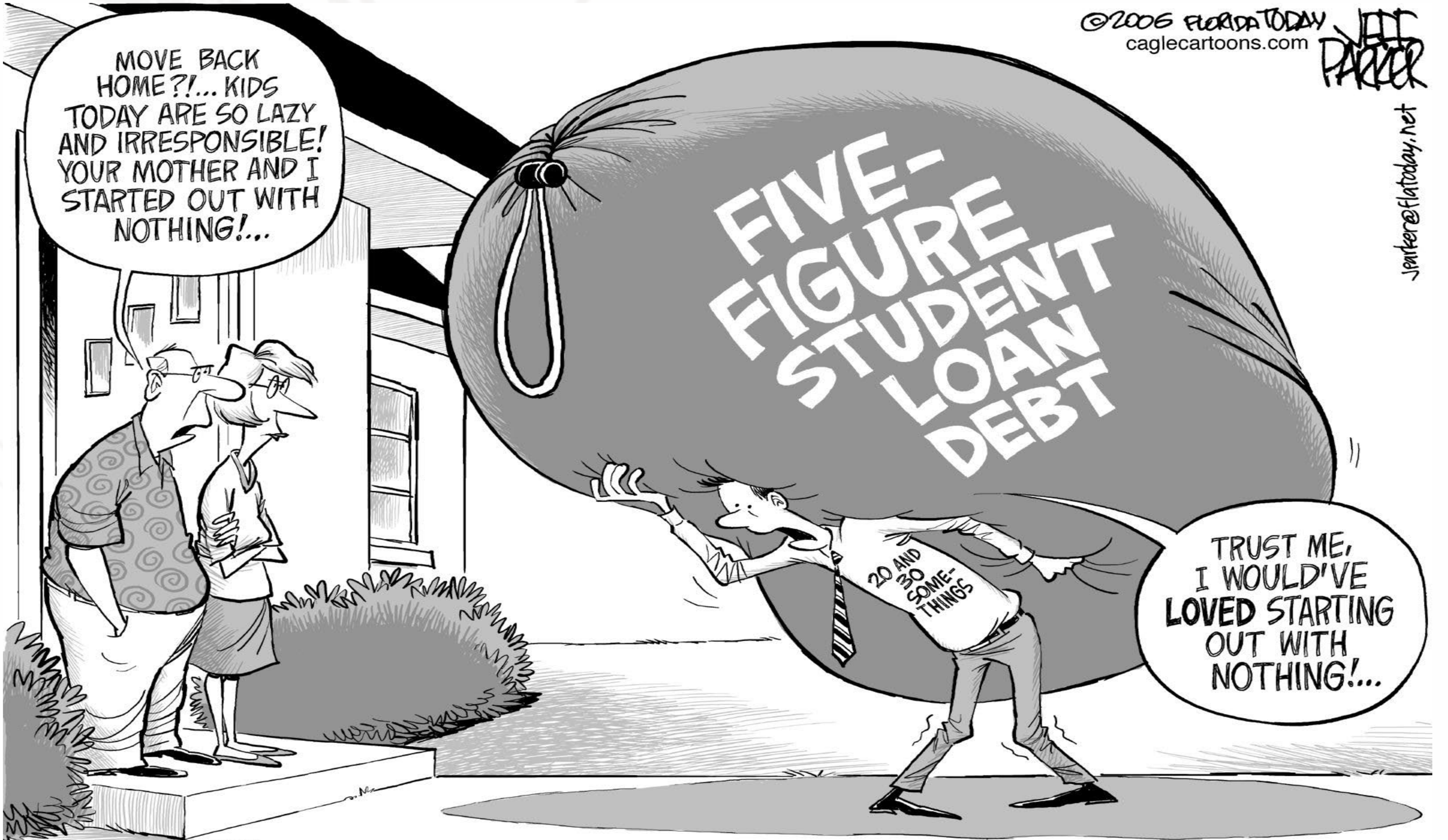
Pre-College

Skill Discovery



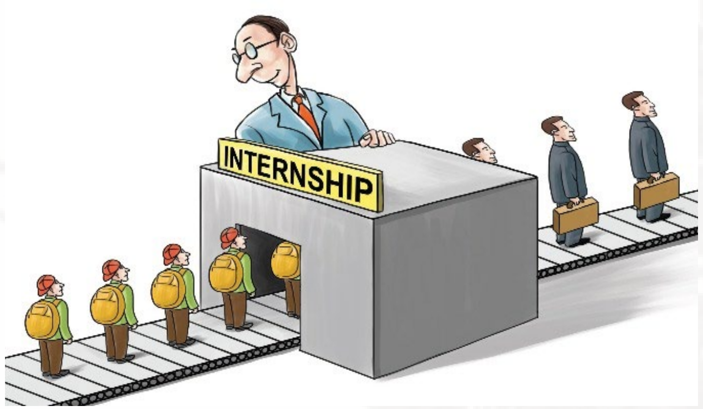
Work Experience

Passion & Purpose


©2006 FLORIDA TODAY
caglecartoons.com
JEFF PARKER
jparker@flatoday.net
MOVE BACK HOME?!... KIDS TODAY ARE SO LAZY AND IRRESPONSIBLE! YOUR MOTHER AND I STARTED OUT WITH NOTHING!...
FIVE-FIGURE STUDENT LOAN DEBT
20 AND 30 SOME-THINGS
TRUST ME, I WOULD'VE LOVED STARTING OUT WITH NOTHING!...

College

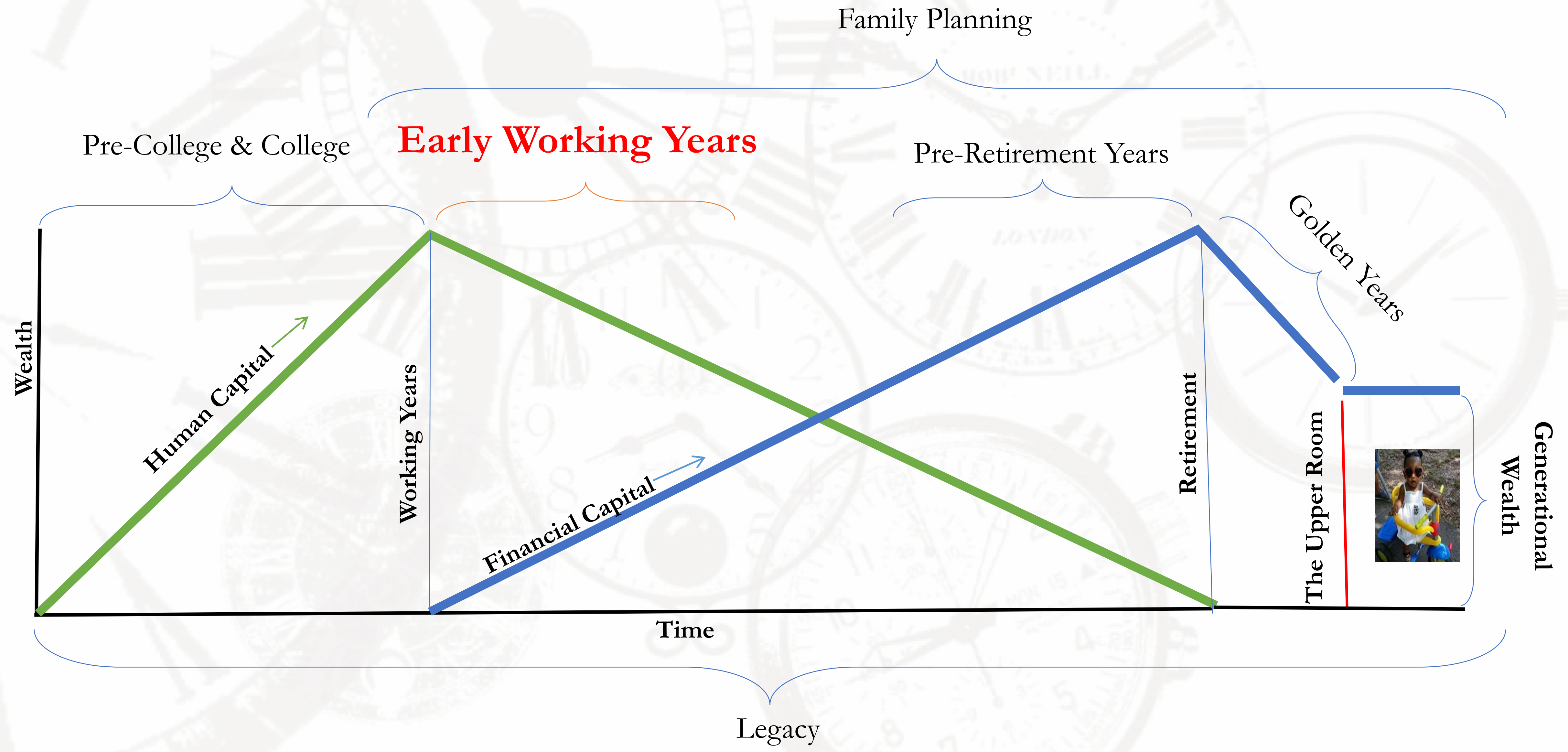
Internships



Mentorship

Networking

Wealth Life Cycle



Early Working Years

Negotiate Your Salary

- Increased Compensation
- Recognition of Your Value
- Financial Well-Being
- Job Satisfaction
- Confidence Boost
- Better Work-Life Balance

Savings

Budgeting

Investing

Having a Plan

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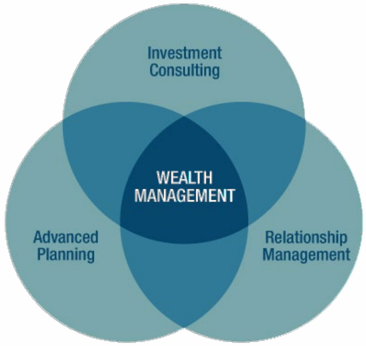
4% Rule

- States that you can comfortably withdraw 4% of your savings in your first year of retirement and adjust that amount for inflation for every subsequent year without risking running out of money for at least 30 years.

Portfolio Value	**X**	**4%**	**=**	**Yearly Income**
$1,500,000	**X**	**4%**	**=**	**$60,000**



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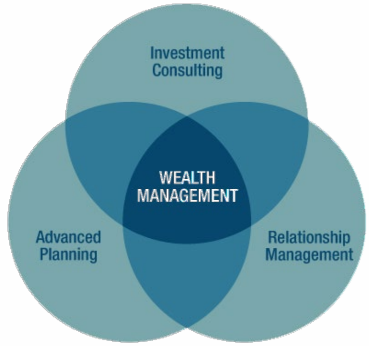
4% Rule

- States that you can comfortably withdraw 4% of your savings in your first year of retirement and adjust that amount for inflation for every subsequent year without risking running out of money for at least 30 years.

$$\frac{\textbf{Desired Yearly Income} - (\textbf{Social Security} + \textbf{Pensions})}{\textbf{4\%}} = \textbf{Portfolio Value}$$



Lifestyle

Inexpensive Hobbies

Travel w/ a Purpose

Having a Hobby that Makes Money

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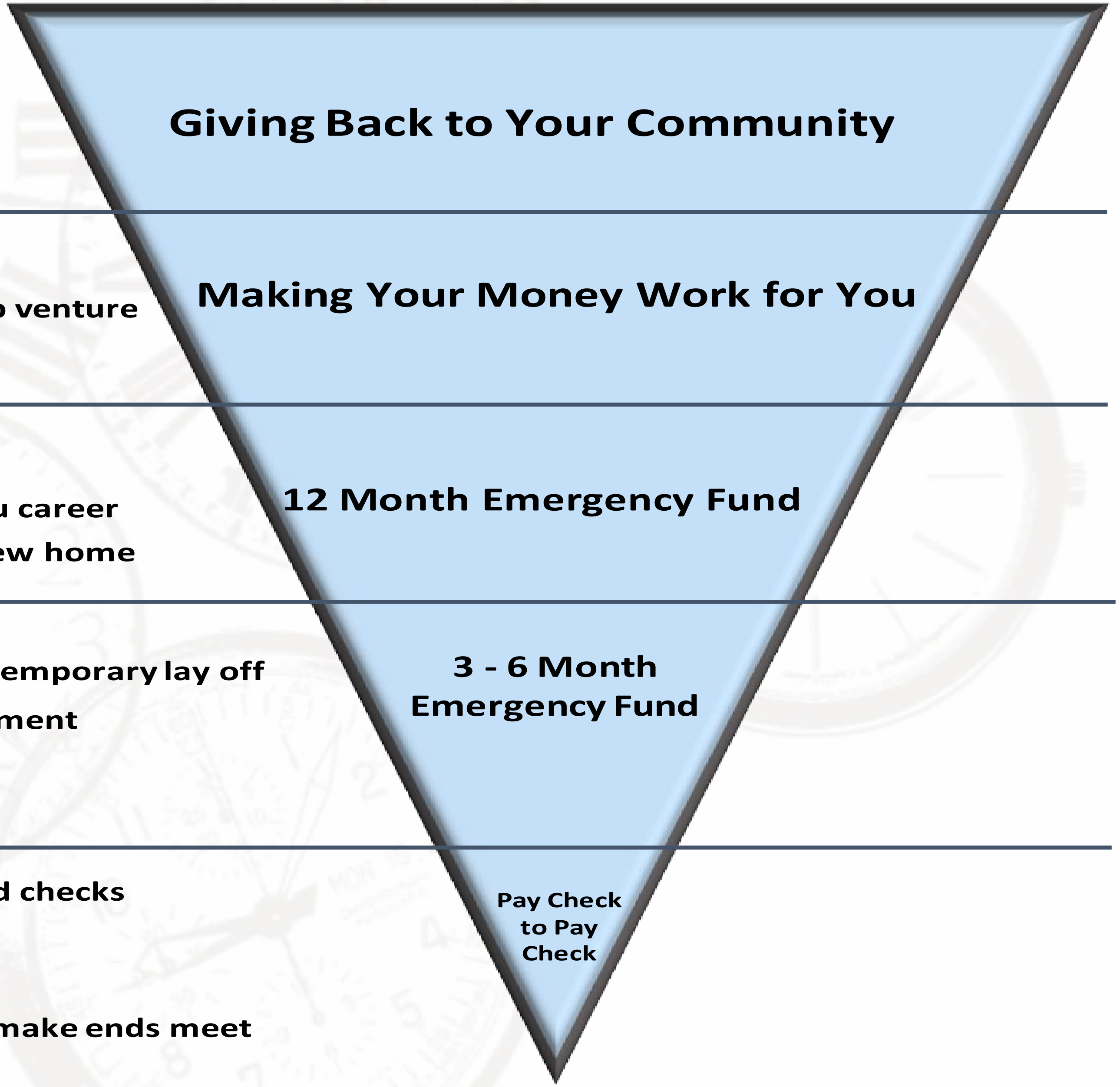
Lifestyle Pyramid

The Power of Investable Assets



$54k - $200k+

- Political contributions
- Start a franchise
- Donate money

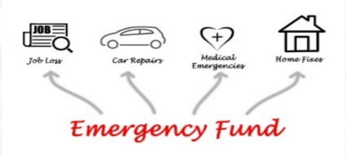
$36k - $54k

- Invest in real-estate
- Support a new start-up venture
- Start a business

$18k - $36k

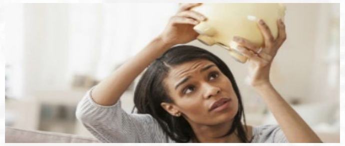
- Increase lifestyle
- Financially invest in you career
- Down payment for a new home

$2k - $18k



- The ability to handle a temporary lay off
- Begin to save for retirement
- Begin paying off debt

$1k - $2k



- Overdraft fees/Bounced checks
- Missed payments
- Never getting ahead
- Sacrifice health just to make ends meet

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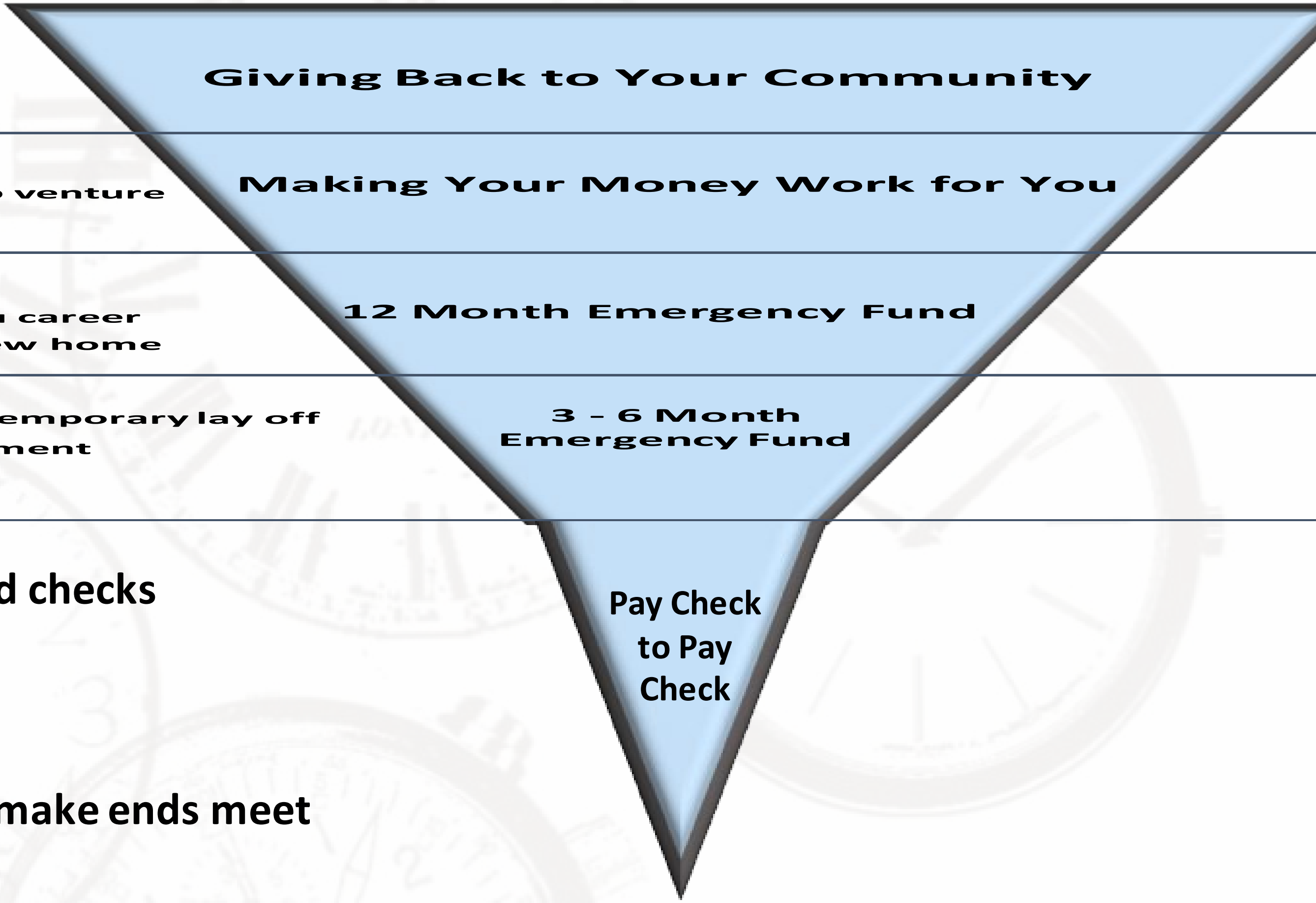
Lifestyle Pyramid

The Power of Investable Assets



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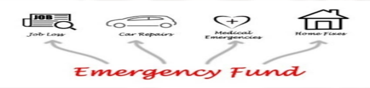

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76% of Americans are living paycheck-to-paycheck, with little to no emergency savings, according to a survey released by Bankrate.com (2013)

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Giving Back to Your Community

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12 Month Emergency Fund

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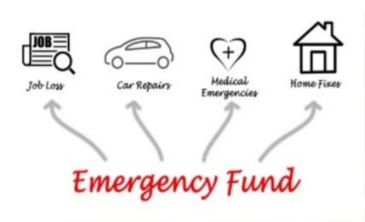
3 - 6 Month Emergency Fund

$2k - $18k



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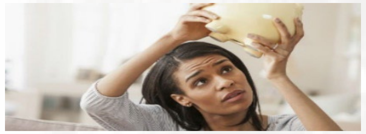
Pay Check to Pay Check

$1k - $2k



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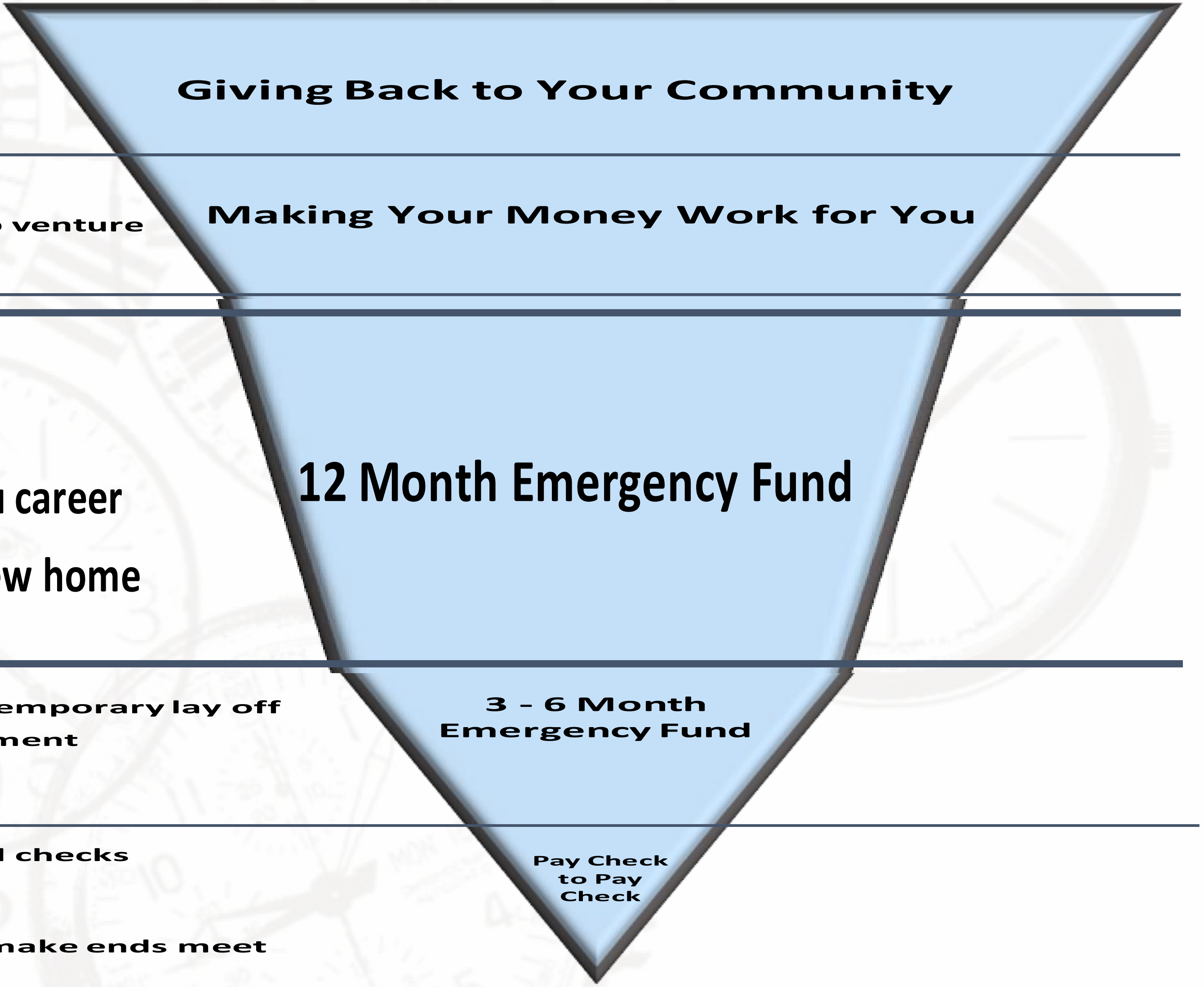

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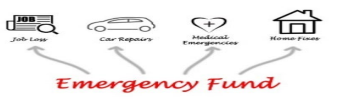

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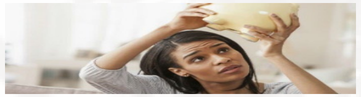

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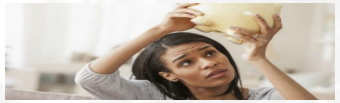

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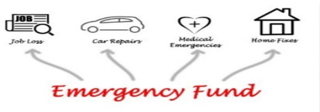

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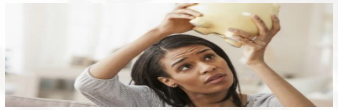

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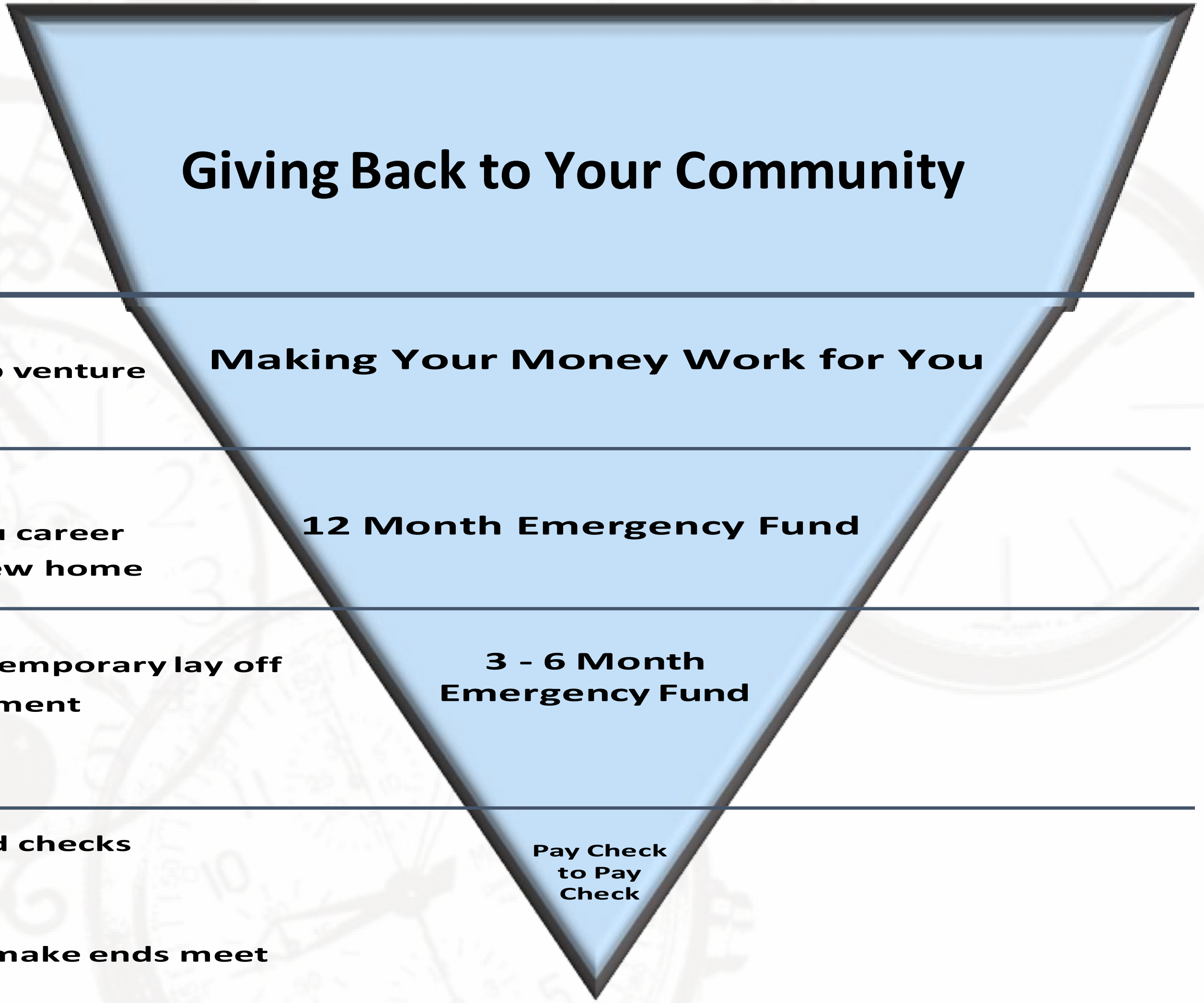

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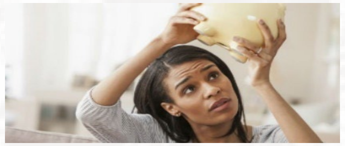

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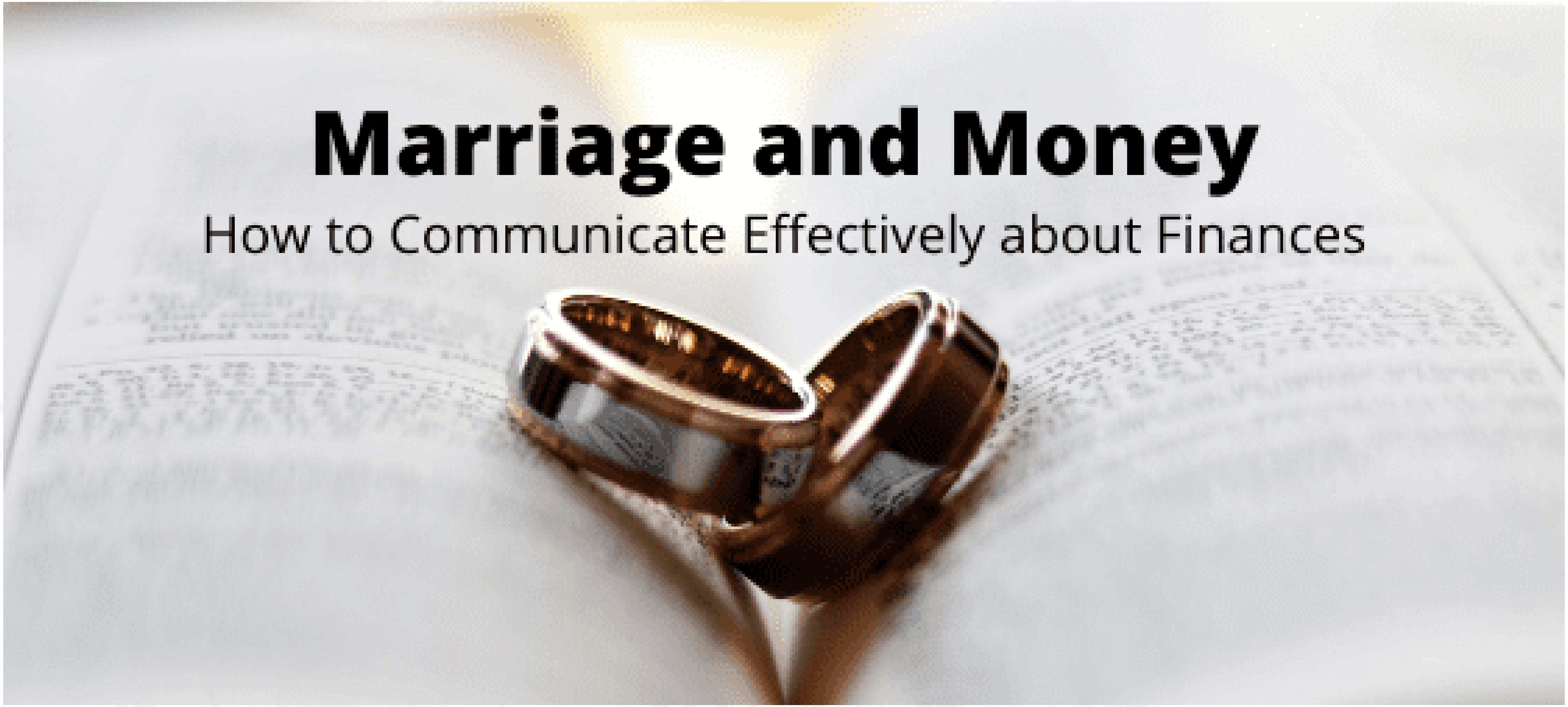
Marriage and Money
How to Communicate Effectively about Finances

How to Keep the Love Going

<u>Transparency – "Getting Naked'</u>

- Income / Personal Balance Sheet / Current Spending Habits
- Family
- Financial Aspirations

Mutual Goals – Hopes and Dreams / Trade-offs

Set and Maintain Regular Check-ins

Being Willing to go on the 'Financial Journey' with your partner (the ups and the downs)

Look for Ways to Solve Each Other's Money Hurdles

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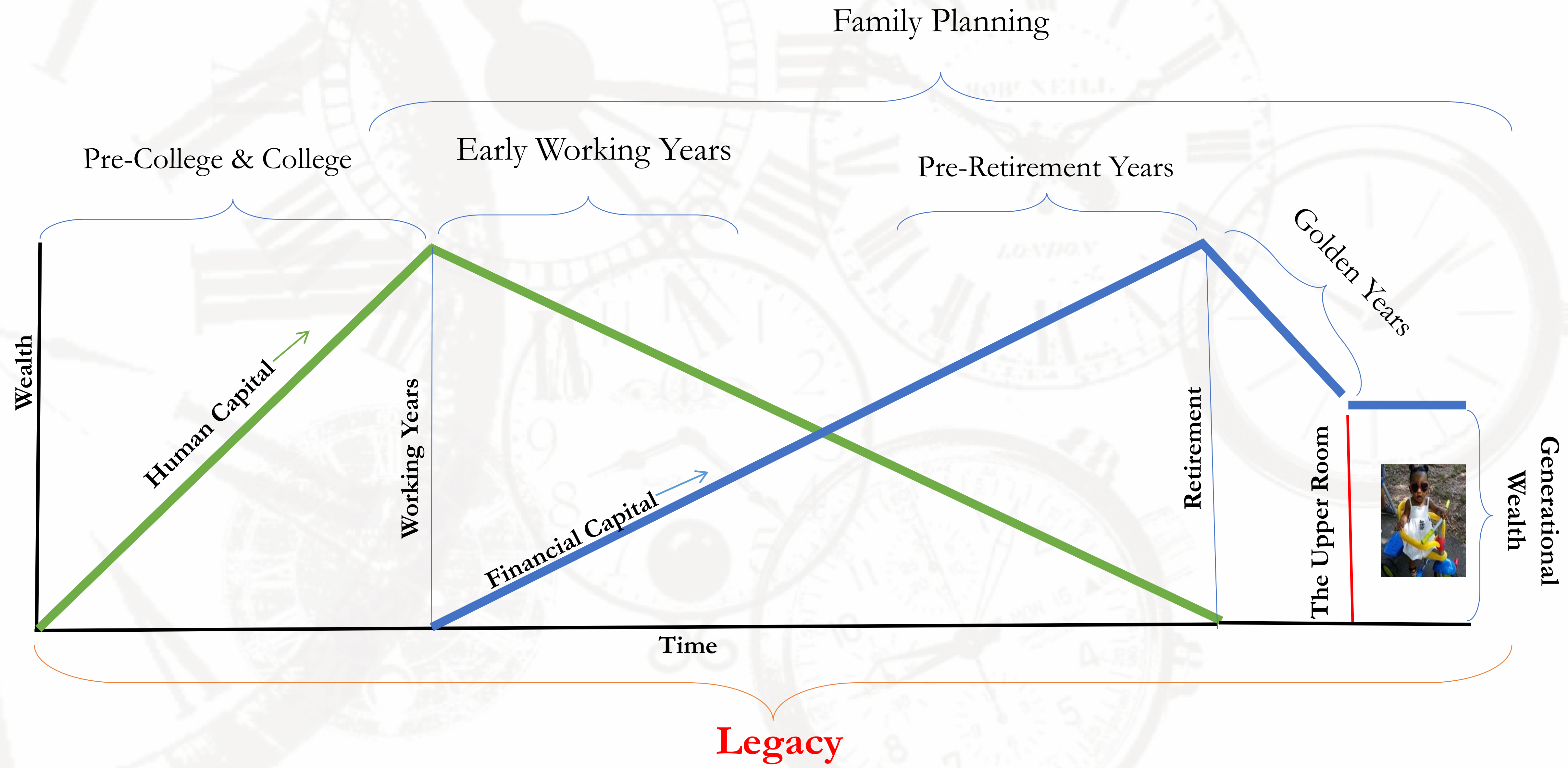
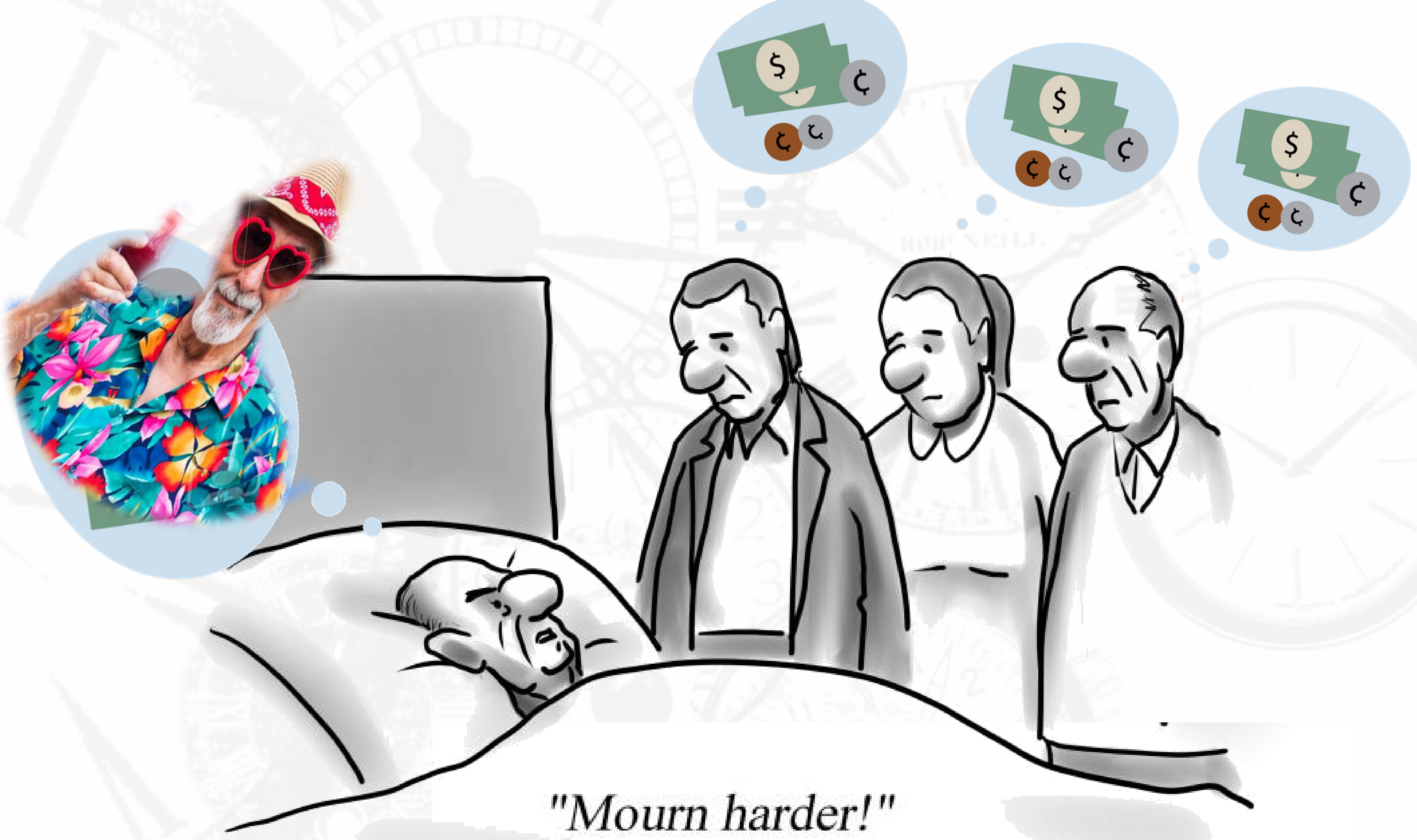
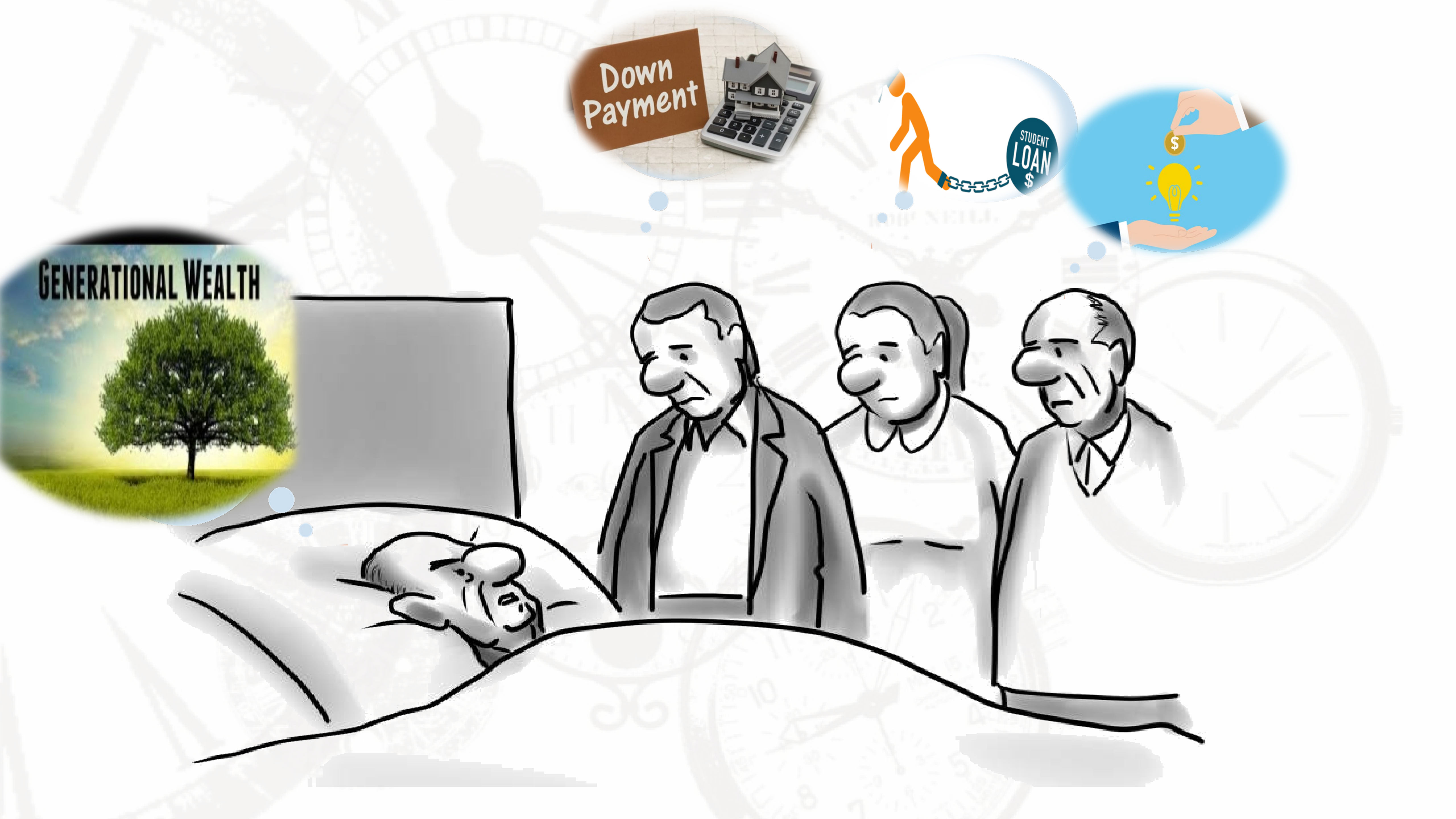
Wealth Life Cycle



Legacy



"Mourn harder!"


Down Payment
STUDENT LOAN $
$
GENERATIONAL WEALTH

Financial Planning Hacks

The goal is to contribute up to 15% to a retirement plan. (Life Cycle Funds)

Save 3 - 6 months of living expenses

Payoff your credit card balance in full every month

Always negotiate your salary

If you don’t enjoy what you do find something new

Relationships create real wealth

Lecture Notes

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Let's Get Social

YouTube

Randall Avery, CFP®, CFA
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49 subscribers

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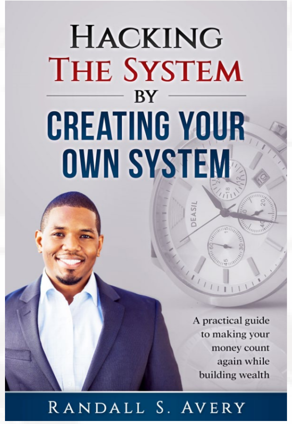

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Questions?

Randall Avery, CFP®, CFA

Financial Advisor | Author |Speaker

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ravery@rsadeasil.com

www.rsadeasil.com

"We invest in your dreams"