



**WEALTH IN YOURSELF**

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# **Building Your Financial Life Plan**

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*A map helps you get where you want to go.*



# A little history about us...

Helping you design your ideal life & take control of your time & money

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Hey, I'm Josh St. Laurent! My interest in financial planning started way back when I was a kid. My family struggled to make ends meet, and I saw my Dad lose his savings in tech stocks in 2001, followed by my parents losing their home in 2008. I'll never forget freezing in our New Hampshire house without heat. I'm the oldest of four siblings, and we were taught that hard work was the key to success, no matter what challenges we faced.

In my 20s, I was juggling multiple jobs just like my parents, but I realized that working hard wasn't enough. I needed to work smart too. That's when I decided to dive into finance education, landed a job at a big financial firm, and learned from some of the best mentors in the business. After a decade in that job and being named top advisor in the country for three years straight, I knew I wanted to do more.

I went back to school for Financial Life Planning, found even better mentors, and realized that I wanted to help people design their dream lives, not just manage their money.

**And that's how Wealth In Yourself was born.**



**Josh St. Laurent, MS CFP® CFT™**  
Founder/CEO

# Josh's Credentials and Qualifications



## EDUCATION

**Master's Degree:** Advanced Financial Planning: Concentration in Life Planning

**Bachelor's Degree:** Business Studies, Corporate Finance

**Associate Degree:** Business Admin, Corporate Finance

**CERTIFIED FINANCIAL PLANNER®**  
**Certified Financial Therapist™**

## EXPERIENCE

12+ Years as a Financial Advisor

Distinguished Adjunct Professor, Golden Gate University  
Have been registered and met with clients in all 50 states

Real estate investor

Host of the Wealth In Yourself Podcast

Serial entrepreneur

As Seen In

THE  
WALL STREET  
JOURNAL

Forbes

MarketWatch

MORNINGSTAR

The  
New York  
Times

Advisorpedia

BiggerPockets®  
FEATURED FINANCIAL ADVISOR

## People We *Love* Working With:

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At Wealth In Yourself, we specialize in partnering with a unique set of clients.

Our services are best suited for individuals who are...

Committed to changing their reality through financial planning. Our clients are intentional, wise, and committed to making their life what they know it can be.

They love to travel, work hard, learn, and give back to their communities. Instead of cutting expenses they like to focus on building new income streams.

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### Entrepreneurs

You believed in something enough to start a business. We know how much you're juggling as an entrepreneur – not only do you have to manage personal finances but also your business finances as well.

### Real Estate Investors

You believe in the power of assets that work for you. The fact that most millionaires get there by investing in real estate is no accident and you're dedicated to making this your story.

### FIRE Followers

The thought of working until you're 67 and relying on social security is not appealing to you. At all. You want to travel and start checking things off your bucket list because tomorrow isn't promised.

# What To Expect

Our process is built on five dynamic steps, forming a circular journey that continuously evolves. This means we consistently revisit and adjust each stage to stay in harmony with your life's changes, ensuring our strategies are always tailored to your current needs and future ambitions. Those stages are:

**Explore:** Get Acquainted • Learn about Your Needs, Concerns, and Aspirations • Provide Information and Describe Processes • Relate Services to Your Issues • Determine Fit and Establish Relationship

**Engage:** Gain Awareness Regarding Your Unique Frame of Reference • Listen to Your Perspective • Identify Your True Values • Clarify Your Priorities

**Envision:** Guide You in Creating a Vision of Your Ideal Life • Help You to Define and Prioritize Your Personal and Financial Goals • Establish Guidelines for Developing a Financial Plan that Aligns with Your Values and Priorities

**Enlighten:** Summarize and Clarify Insights and Knowledge about Your Values, Priorities, Concerns, Transitions, Goals, and Objectives • Demonstrate How the Financial Solutions Proposed Support Your Life Vision and Goals

**Empower:** Monitor Progress and Help Maintain Focus on Your Personal and Financial Goals • Review Your Life Goals Periodically to Ensure Your Financial Plan Continues to Support Your Life Vision • Address New Issues, Transitions, and Concerns

## 1 EXPLORE

Once we agree that a partnership will help you create your ideal life, we schedule our first meeting, this is the explore phase. We want to get to the heart of your values and priorities early on. This helps us create a framework aligning your financial plan with your life goals. To do that, we start by looking at your current situation, and how satisfied you are with different areas of your life. We also want to look at any big transitions that are happening now or in the future. This could be a house, paying for college, getting married, or planning for retirement. The idea is to get to know YOU as a person.

## 2 ENGAGE

In the second meeting, or the engage phase, it's important for us to hear more from you about your perspective and life priorities. We work hard to get clear about how your past experiences have shaped your current financial patterns and co-create your definition of true wealth. Ultimately we are trying to visualize the path you want to be on in life and where you would like to end up.

## 3 ENVISION

The envision meaning is all about crafting your vision and starting to plan for the journey. Most importantly, your vision of the future inspires you and helps you feel more fulfilled with your life. Building satisfaction in your own life and how you're showing up in it while at the same time growing wealth is the focus of this meeting. After we clarify the vision of where we're going, we build a financial plan around it.

## 4 ENLIGHTEN

Next is where we test the vision we developed in the last meeting, we make sure we really understand it together. Most everything will be spot on but there will be some minor adjustments to really fine-tune things. We think of this as an enlightening meeting, it's important we don't skip this step, it's where some of the deepest reflection on priorities and aspirations happens and your life plan is really honed. Typically, this is also the time to look at the financial strategy together to talk about how it supports your life goals and keeps you on a path to your best life.

## 5 EMPOWER

### EMPOWER

Now we're walking together, our job is to focus on the big picture goals while ensuring the little things get done along the way. That's why it's the empower meeting, we've created accountability systems to help make sure tasks get done and we try to equip you with the tools you'll need along the way. We expect things to change, we all know that life isn't always sunshine. Sometimes it gets cold, and when it does, we'll be here to make sure you get through it.

YOUR IDEAL LIFE



# Transparent No-Surprises Flat-Fee Pricing

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*Prices Below Based On Net Worth (Excluding Primary Residence)*

**\$250K - \$500K**

*Net Worth*

Designed for established entrepreneurs and real estate investors focused on creating a financial roadmap, building their wealth, taking advantage of advanced strategies to support their ideal life.

**\$300**

*Monthly Investment*

**\$500K - \$1M**

*Net Worth*

Our Essentials Wealth Management service helps clients grow their wealth, adapt to life's changes, and confidently work toward the goal of becoming a millionaire through a personalized, goal-focused approach.

**\$550**

*Monthly Investment*

**\$1M - \$5M**

*Net Worth*

Ideal for first-generation entrepreneurs and real estate investors who are building their wealth, looking to optimize their investments, manage their businesses more effectively, and plan for future financial goals.

**\$850**

*Monthly Investment*

# Transparent No-Surprises Flat-Fee Pricing

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*Prices Below Based On Net Worth (Excluding Primary Residence)*

**\$5M - \$10M**

*Net Worth*

Designed for established entrepreneurs and real estate investors focused on sustaining and growing their wealth while ensuring that their financial plans support their lifestyle and legacy goals.

**\$1,600**

*Monthly Investment*

**\$10M - \$20M**

*Net Worth*

Caters to high-net-worth individuals who often have complex financial situations that require sophisticated planning and management to preserve and grow their wealth while achieving their personal and philanthropic goals.

**\$2,500**

*Monthly Investment*

**\$20 Million+**

*Net Worth*

This tier is for ultra-high-net-worth individuals with a net worth exceeding \$20M and often require a high level of personalized service and expertise to manage their wealth effectively, considering their complex financial and lifestyle needs.

**\$4,200**

*Monthly Investment*

# What Does Your **Ideal Life** Look Like?

Financial life planning means taking your time, money, and dreams and combining them to make a plan for the future.

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## **Consider the following 3 questions:**

- If you had an unlimited amount of money, how would your life change?
- If your doctor told you that you only had 5 years to live, what would you do differently?
- If your doctor told you that you only had 1 day left to live, what would you regret not doing?



# The Value of Expertise

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## *Vanguard Advisor's Alpha Study*

Vanguard did a study to quantify how much value an advisors brings to a client. Their results showed that an advisor could deliver "*Up to, or even exceed 3% in net returns*" That is substantial, especially over many years.

## **Michael Kitces - 101 Things that Advisors Actually DO to Add Value (Beyond Just Allocating A Portfolio)**

Often people are curious about what a financial planner is actually doing behind the scenes and what sorts of area they can ask for help with. This list of 101 things only scratches the surface but is an excellent resource if you're not sure of the specific things an advisor can be assisting with.



# Your ideal life *starts here.*

- Trust, teamwork, and personalization
- Continuous partnership and expert collaboration
- Tailored financial strategies

Your financial success is our mission. Together we'll create a life that's not just rich in finances, but also rich in experiences and memories.

*Schedule your discovery meeting today.*

