

Affinity

FINANCIAL

CFP[™]
CERTIFIED
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PLANNER[™]

CHARTERED[™]
CFA[®]
FINANCIAL ANALYST

FPA[®]
FINANCIAL
PLANNING
ASSOCIATION

FINANCIAL PLANNING
to Help Working Professionals
Identify, Achieve, and Maintain
Their Desired Lifestyle



AGILE LIFE PATH[®]

Financial Planning for Working Professionals

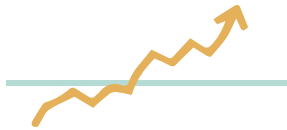
Life Transitions for Working Professionals

Working professionals face substantial complexities when it comes to planning for their financial lifestyle success.

The underlying reasons are that:



Working professionals face a steady flow of life transitions with remarkable regularity throughout their 20's, 30's, 40's, and 50's.



Virtually every major life transition that working professionals face has meaningful ramifications for their household's income, cash flows, and net worth.



Moments of life transition require households to weigh the pros and cons of competing short-term and long-term financial lifestyle priorities.



Furthermore, there is not just one financial life path that represents everybody. It will be unique to you!

Affinity Financial assists working professionals in the following three ways:

1 Command Your
Cash Flow

2 Grow Your
Wealth

3 Mindfully Navigate
Your Life



"The strongest principle of growth lies in the human choice." —George Eliot



AGILE LIFE PATH[®] is a financial planning and total wealth building approach that recognizes the need to meet you where you are at today, so that you may consistently make smart choices with your money that your future self will be proud of.

Agile LifePath planning begins through an awareness of your personal values and goals.

We believe that the people who truly live wealthy are the ones who live their life in alignment with their values. Living life within your values, then, becomes the framework by which you can begin to make intentional decisions with your time, money, and other precious resources. Your financial goals can work with, and supplement, your values and can help give your life direction and purpose. Additionally, when your values align with your financial goals, you will be able to tap into greater willpower and resilience when times get tough.

However, it would be overwhelming and outright impossible to perfectly map out a life. *This is not our aim.* Our main focus is to incorporate agility and values-based action into your financial planning progress, thus empowering you to potentially create an ideal future that adapts to your ever-changing age,

income, life circumstances, and essential priorities. This clarity of vision and purposeful direction with financial decisions helps keep you in control of your own life path story.

Planning—and maintaining focus on that plan—isn't natural for all of us. We get distracted. Life gets in the way. Things get complicated. We forget about the goals we set, and we stop making progress toward our ideal life. However, it doesn't have to be that way.

As a collaborative partner for your financial success and well-being, Affinity Financial can help you balance the pressures of life's complexities and transitions through proactive awareness and planning. Our primary focus is on helping you make smart choices with your money so that you can live the best life possible with the resources you have.



"Be aware, be mindful, and most of all—be focused. Time will reward clarity." —Anonymous

1 Command Your Cash Flow



Do you *feel* in control of where your money goes?

Cash flow can be complex, and understanding all of the pieces is often surprisingly tricky. You know you need to cover fixed-living expenses, pay your taxes, add money to savings for funding your goals, and still give yourself the gift of guilt-free spending. Commanding your cash flow is about the “where” and “how” of allocating your household’s income (and how to grow that income).

We address cash flow because it impacts *all* major life transitions.



Does your cash flow match your lifestyle *aspirations*?

For many, the answer is no, simply because they are not sure where to start. By earmarking funds for your personal vision, you are taking concrete steps to help create a happier future and giving yourself the reward of financial clarity and confidence. While setting up these automations take a little work up front, the financial benefits of increased savings, lower debts, more investments, and lower taxes really add up quickly. Furthermore, the emotional benefits of your actions being in alignment with your values may be *priceless*.

Signs That YOU Are In Command

Income is being used wisely to promote spending on what matters most, for lifestyle fixed necessities, near-term fulfillment, goal funding, and long-term financial success.

You build Savings into the plan

- Pay yourself first by saving and investing money to attain your goals
- Fund your affinities and help your money match your values
- Expand the possibilities and future optionality of life choices
- Feel in control, live guilt-free, and keep things simplified

You maximize tax-advantaged benefits offered from employment and/or self-employment

- Make smart and optimized decisions

You maximize your tax planning opportunities

- You are aware of changing tax rules and plan ahead in order to keep resources best working for the most important goals



Building wealth doesn't necessarily require getting rich or earning more money. It just means you need to be smart about where your money goes and let the power of time and compounding growth do the rest. Remember, time is your most valuable asset. The more you save and invest now, the further ahead you'll be in the future.



In the **"Grow Your Wealth"** stage, we will clearly identify your investment strategy. This is done by quantifying your acceptable levels of risk and reward and ensuring that your investment portfolio serves your investment goals and expectations.

We then act by employing a strategic and disciplined investment approach in which assets are put to work for appreciation and durability. If debts are necessary to achieve life objectives, then they will be used in a manner that serves a purpose and with a path to being paid down.

With a sensible mix of time, money, and strategy, you can give your future self the gifts of more freedom, choices, and financial security. We will be stewards of wealth, helping to responsibly support and **secure your ideal personal, family, and community life.**

The Affinity 'Recipe for Financial Success'

DEFINE

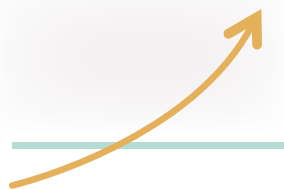
- Define your current financial standing with a net worth statement. Before knowing where you want to go you have to know where you are.
- Start with a plan and a time frame. When you know how long you're investing for and what you hope to gain, you can put the structure in place to achieve it.
- Focus on what you can control: Spending, Savings, Timing, and Risk Level.

ALIGN

- Align your total investment mix with your financial aspirations and objectives.
- Balance risk and reward within a well-diversified portfolio.
- Feel the relief that you are operating with a plan that maintains direction and purpose.

HARNESS TIME

- Harness time, the compounding of gains, and a future-oriented attitude.
- Maintain discipline through market volatility to unlock tremendous investment opportunities and better long-term outcomes.
- Invest early, invest often, and invest appropriately.



"Compound interest is the eighth wonder of the world. He who understands it, earns it... He who doesn't... pays it." —Albert Einstein



What is true wealth? What is a life well-lived?

These are deep questions and the answers are personal in nature. The Agile LifePath process aims to help you stay mindful of what you want out of life, so that you can continuously live in a purposeful and meaningful way.

By proactively checking in on your potential upcoming life transitions, you can evaluate the tradeoffs and impacts of your decisions, and act accordingly. **“The plan is nothing; Planning is everything.”** The plan gives us guidance and direction. The planning permits us to assess progress measured against our own potential.

It is likely that one will need to deviate from plans, for better or worse, as circumstances evolve. Nevertheless, the very fact that you have taken the care to develop, discuss, and put a plan in place will serve you well.

In staying agile with life circumstances, working professionals can monitor and improve both the health of their income and the health of their assets.

We are fully cognizant of the demanding pace of change and life transitions that can impact finances. Developing a cyclical and ongoing financial planning process helps keeps everything on track.

MONEY IS SIMPLY A TOOL



It is not the goal and it is not the end. It is a tool that we manage, exercising caution and wisdom, for the benefit of improving lives.



- Shine a light on blind spots and limit roadblocks to long-term success
- Address potential issues in advance to protect, provide, and care for loved ones
- With clarity, make decisions based on your most meaningful personal values
- Be prepared for life's next transitions, while understanding the tradeoffs and impacts of our actions
- By staying mindful with our life decisions, we may remain focused on fulfillment

About Affinity

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Affinity Financial exists specifically to help our clients live more fulfilling lives. This is done by forming a partnership between client and advisor in which we explore the aspirations and desires that are most important for our client's personal vision.

In order to facilitate our mission, Affinity Financial offers a suite of wealth management services. When combined, these services promote a holistic financial plan that helps clients identify, achieve, and maintain their desired lifestyle.

Our approach to this professional role is personal and tailored to each individual client. The commitments we make are deep, the relationships created are long-lasting, and we accept these responsibilities with great duty and awareness. For these reasons, we focus on quality relationships, rather than quantity.

Affinity Financial embraces the human elements of relationships. We operate at the intersection of life and money, and focus on supporting clients as they prepare for, and navigate through, life's many transitions. The greatest value we bring is aligning their means with their meaning.

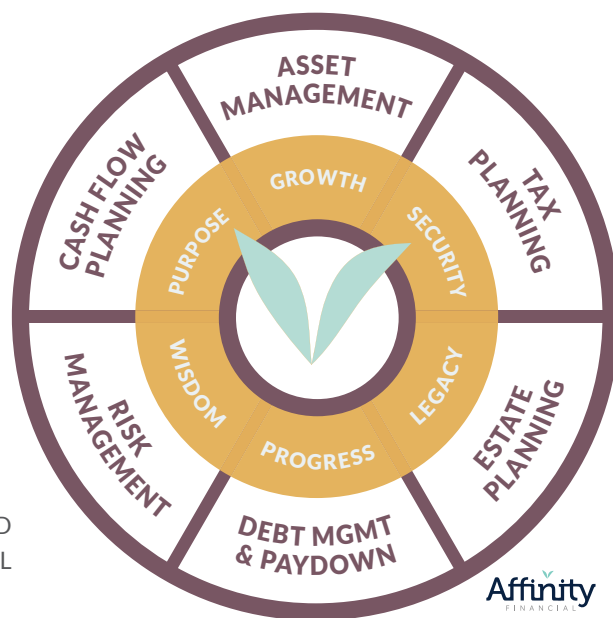
CERTIFICATIONS

Our founder and wealth manager, Derek Pantele, holds the CERTIFIED FINANCIAL PLANNER™ designation (CFP®) and CHARTERED FINANCIAL ANALYST (CFA®) charter holder.

CFP® professionals take a holistic, personalized approach to bring all the pieces of your financial life together. As part of the CFP® certification, CFP® professionals also have made a commitment to CFP Board to act as a fiduciary when providing financial advice to a client.

CFA® CHARTERHOLDERS find actionable solutions to complex problems, unlocking investment opportunities that other advisers might not see. CFA® CHARTERHOLDERS wield an extensive body of knowledge on investing and global financial markets. CFA® CHARTERHOLDERS place clients' interests above their own, dedicating themselves to achieving the best outcomes for investors.

We aim to give back time, offer our experience, and relieve the stress that comes with financial decisions— ultimately allowing that energy to go back to the client's most significant parts of their own life, their **AFFINITIES!**



You Don't Have To Walk the AGILE LIFEPATH® Alone

Right now, you might be asking yourself questions like:

How can I wisely invest to reach my financial and life objectives?

Am I paying too much in taxes?

Which actions will help me best utilize my equity compensation?

How do I live well now while investing enough for my future?

What would it take to achieve financial freedom and retire early?



That's why we're here! Call 714-450-6697 to speak with a Certified Financial Planner professional.



Why seek professional advice instead of doing this yourself?

Take control of your money, put it to work for you, and realize financial goals that once seemed impossibly out of reach.

The accountability and regular check-ins will help keep you on the path we've mapped out. Let's discuss your specific affinities and top-of-mind concerns to gain clarity on next steps! It's empirically proven that people who commit to written goals, create an action-based plan, and share their progress with an accountability partner are more likely to achieve those goals. SOURCE: Dominican University of California

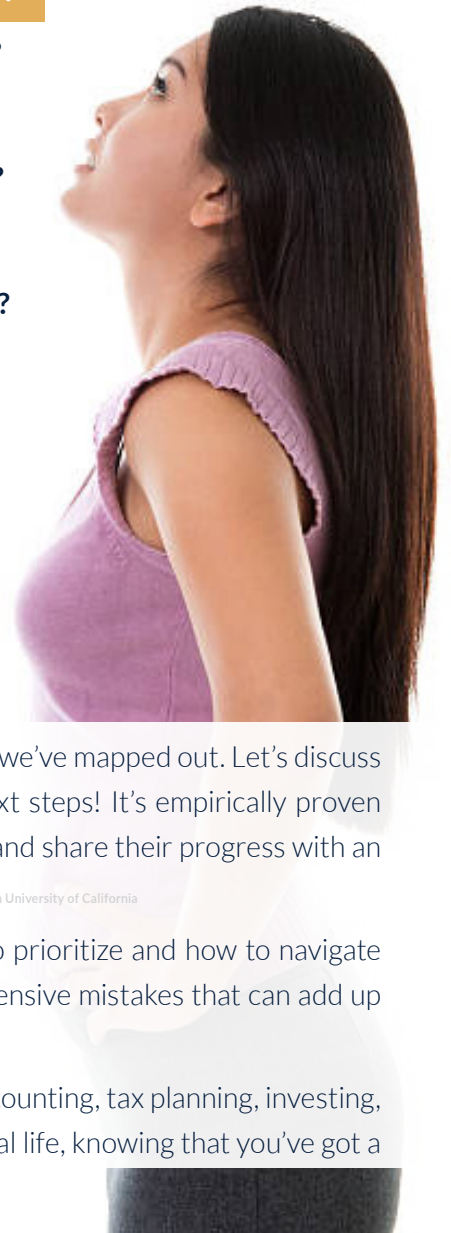
Our skills, experience, and technology will help you determine what to prioritize and how to navigate complex, ever-shifting markets. The average investor makes many expensive mistakes that can add up (\$120,969 over 10 years by one estimate). SOURCE: Capital Group

Instead of burning your precious free time on research, projections, accounting, tax planning, investing, risk management, and more... wouldn't you rather be pursuing your ideal life, knowing that you've got a team of professionals working to keep you on track?

It's time to plan for success.

BOOK YOUR FREE 15 MINUTE CALL AT [HTTPS://AFFINITY.FINANCIAL](https://affinity.financial) OR CALL 714-450-6697

Lets discuss your specific affinities and needs to gain clarity on next steps.



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“It’s not how much money you make, but how much money you keep, how hard it works for you, and how many generations you keep it for.” –Robert T. Kiyosaki