THE JUST LIVE IT™
PHILOSOPHY FOR FAMILIES

How clarity about what matters most shapes the decisions you make with your wealth.

Most plans start with money. **Just Live It™** starts with your life. The conviction behind everything we do at Family Wealth Strategists is simple: a life plan must come before a financial plan. Get clear on what matters most. Be present in it. Then build your finances to support that life, today and in the years ahead.

A well-built financial plan doesn't lead the life. It protects it, funds it, and helps keep obstacles out of its way.

THE SEVEN AREAS THAT MAKE LIFE EXTRAORDINARY						
HEALTH	FAMILY	FRIENDS	EXPERIENCES	CAREER	FINANCES	IMPACT

The order is deliberate. Life first. Money in service of it. When you are clear about what matters across all seven, financial decisions tend to become more navigable, and the plan has a reason behind every part of it.

> *"Money matters. But what often makes the biggest difference in people's lives is having clarity about what matters most, knowing their finances are in order, and giving themselves permission to actually live the life in front of them."*

01 WHAT CHANGES WHEN LIFE COMES FIRST

When your financial life is organized around what you actually care about, the work tends to take on a different quality. Below are some of the shifts our clients describe.

- **Decisions tend to feel clearer.** When you know what you're optimizing for, trade-offs are often easier to navigate.
- **The noise tends to quiet.** When every dimension of your financial life is coordinated, background anxiety often eases.
- **You can show up more fully.** For the people you love, the causes you care about, and the moments that matter.
- **Legacy can become more intentional.** Designed and grounded in your values, carried forward by the people you love.

02 HOW WE WORK WITH FAMILIES

Just Live It™ is not a slogan. It is a practice. The following sessions are available for individuals, couples, and families at every stage of life. Each begins from the same place: understanding what matters most, then building everything else around that.

FAMILY SESSIONS

Discovery Session

In person preferred | 90 to 120 minutes

Where every engagement begins. We explore your life, your family, your priorities, and what you want the years ahead to look like. You'll receive our Priority Survey in advance so we can start somewhere meaningful rather than from scratch.

Family Vision Session

In person preferred | 90 minutes

A facilitated conversation to help couples and families get clear on what they actually want from their life together. What matters most. Where you're aligned. What you want to build and how you want to live it.

Family Meeting

In person preferred | 90 minutes

A structured conversation that brings multiple generations together around shared values, family intentions, and what the family is building together. For families ready to go deeper into legacy, wealth transfer, and what they want their wealth to mean.

Legacy Conversation

In person or Zoom | 60 minutes

An intentional conversation about what you want to leave behind: values, relationships, and the life your example may help shape for the people who come after you.

Life Transition Support

In person preferred | 60 to 90 minutes

Dedicated support through retirement, a business sale, the loss of a spouse, divorce, or inheritance. These transitions tend to carry financial complexity and personal weight in equal measure. We show up for both.

ONE-ON-ONE SESSIONS

Life Planning Session

In person or Zoom | 60 minutes

A focused conversation for individuals who want to get clear on their own priorities, purpose, and what they want the next chapter to look like. Often a starting point for clients navigating a significant transition or a quiet sense that something needs to change.

Strategic Review

In person or Zoom | 60 minutes

Your anchor meeting, held quarterly or semi-annually. Life first, markets second. We review what has changed, what is coming, and what adjustments may make sense. A written summary typically follows within 48 hours.

Advisory Session

In person or Zoom | 30 minutes

Focused time for a specific question, decision, or near-term priority between scheduled reviews. Best used when something needs attention and can't wait for the next quarterly meeting.

NEXT GENERATION

Coaching & Education Sessions

Zoom | 30 minutes each

We start where **Just Live It™** starts: with clarity about what matters. Before any conversation about money or career, we help young people think about the life they want to build and the values they want to guide it. From that foundation, practical skills tend to take on real meaning.

JUST LIVE IT™ FOUNDATION

- Understanding what matters most at this stage of life
- Connecting personal values to financial and career decisions
- Building habits and intentions that point toward a fulfilling life

FINANCIAL LITERACY

- Earning, saving, giving, and spending with intention (younger children)
- Wealth versus worth: values, responsibility, and stewardship (teenagers)
- How investments work, estate planning basics, and thoughtful decision-making (emerging adults)

LIFE & PROFESSIONAL SKILLS

- Public speaking and communicating with confidence
- Networking and LinkedIn: building a professional presence
- Zoom and video meeting etiquette for a professional world
- Writing a compelling resume and cover letter
- Interviewing: preparation, presence, and follow-through

Sessions are adapted to where each person is in life and grounded throughout in the **Just Live It™** mindset: that clarity about what matters most is the foundation for making good decisions at any age.

03 HOW TO BEGIN

If something in this guide resonated, that is usually the place to start. Not a complete picture. Not a perfect plan. Just a sense that the way you have been thinking about your life and your wealth has more in it than the typical financial conversation has room for.

Most clients begin with a Discovery Session: a conversation about your life, your family, and what you want the years ahead to look like. There is no commitment at this stage and no obligation to decide whether to work together. Just a conversation, and a clear sense at the end of it of what the right next step might be.

> **Ready to start the conversation?**
>
> Schedule any of the sessions in this guide at FamilyWealthStrategists.com, or reach us at 949.503.0097 or Jeff@FamilyWealthStrategists.com.

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