



DO YOU WANT...

- To be a leader in comprehensive wealth management services in order to attract and retain multigenerational high net worth clients?
- To be knowledgeable in the best practices of wealth, life, and legacy planning, increasing client loyalty?
- To be seen by clients as qualitatively different from the competition by having all of your programs and practices reflect values that maximize the client's family assets and financial assets?

1. CLARIFY FAMILY MONEY ISSUES

2. DETERMINE FAMILY CORE MONEY VALUES

3. BALANCE TIME INVESTMENTS: SELF, RELATIONSHIPS, WORK, AND COMMUNITY

4. DEVELOP A PHILANTHROPIC PLAN

5. CREATE A LEGACY DOCUMENT

WEALTH & LIFE PLANNING SYSTEM[®]

Licensed Facilitator
Training

THE FOUNDERS OF MONEY, MEANING & CHOICES INSTITUTE, INTERNATIONALLY RECOGNIZED EXPERTS ON THE PSYCHOLOGICAL CHALLENGES AND OPPORTUNITIES OF WEALTH, ARE PLEASED TO ANNOUNCE LIMITED OPENINGS IN A TRAINING PROGRAM TO SUPPORT YOUR WORK IN COMPREHENSIVE WEALTH AND LIFE PLANNING: THE MMCI WEALTH AND LIFE PLANNING SYSTEM®. WHETHER COMPLETED BY CLIENTS THEMSELVES OR WITH YOUR ASSISTANCE, THIS APPROACH PROVIDES YOU WITH A SYSTEMATIC FRAMEWORK FOR THE “SOFTER ISSUES” THAT IS BOTH PRACTICAL AND EMOTIONALLY INTELLIGENT.

THE CHANGING ROLE OF FINANCIAL PROFESSIONALS

Financial Planning today, particularly for high net worth clients, is expanding into life and legacy planning. Many of your clients—whether they be of old or new wealth—want you to have skills and strategies to help them deal with important life decisions, so that their choices reflect their most significant values and goals. They want you to be their trusted advisor, and at times, family facilitator.

A comprehensive approach to planning should help clients make decisions about what they want to preserve for themselves, their children and the greater community. In addition to the technical aspects of wealth management, it is about managing the family total assets, which involves working with family members. Ultimately, a state-of-the-art wealth management

protocol helps a family preserve and grow their assets, while simultaneously furthering the long term relationship with the client and bringing in future generations.

WEALTH AND LIFE PLANNING SYSTEM

The Money, Meaning & Choices Wealth and Life Planning System is a practical, values-based framework that brings together life planning with financial decision-making. Its five steps enable people to clarify money-related emotional issues, determine operational money values, and then use these values as a basis for achieving lifestyle balance, strategic philanthropy, and legacy planning.

Client engagement in the MMCI—WLP system is supported by a programmatic WLP workbook. Completing the five steps of our WLP workbook provides a values-based map to help guide your client’s decisions about the sharing, saving, and spending of money.

At the core of our system is a step-by-step strategy to empower your client and family to reach values-based agreements about money matters. It can help transform emotional conflicts that are divisive into opportunities for family unity and family communication. Our system encourages effective money communication between the generations, enabling parents and adult children to be clear about each other’s intentions and perceptions.

It helps families make positive decisions about distributions of estate assets. In sum: Advisors and their clients will gain consistency about values and goals, providing guidance and a common language about small and large money matters.

LICENSED FACILITATOR TRAINING

In this two day training, advisors will learn how to employ the MMCI Wealth and Life Planning System to expand their basic platform of client engagement, offering methods and tools to bring together both financial and life planning. We also discuss strategies for effectively marketing a wealth and life planning practice. Completion of this program is a requisite to become a licensed facilitator of the MMCI—WLP.

Participants will learn how our system provides a framework and tools for:

- Attracting and retaining high net worth clients and their families
- Initiating clients and their families into a wealth and life planning model.
- Having family meetings about money
- Handling the emotional issues that get in the way of financial decision-making
- Identifying and talking about each family member's short and long term emotional concerns about money matters
- Determining family core money values—the foundation for financial decision-making
- Effective two-way conversations about money
- Helping clients achieve their optimal balance for how they prioritize and spend their time
- Thinking through philanthropic issues and plans
- Creating a legacy plan that passes on your client's most important stories and principles

Additionally, we will provide a brief curriculum on the key psychological issues of having and inheriting money. This includes a model that describes how clients progress through predictable stages of wealth identity development. Advisors will learn how to more effec-

tively predict and respond to client's psychological money-related issues, ultimately becoming more effective and efficient in the financial decision-making process.

The curriculum includes:

- Key questions that high net worth clients are asking of themselves and their families in order to create a financial, personal, and social legacy
- The issues and differences between earned, inherited, and sudden wealth and how these factors affect client financial behavior
- How to assess a client's capacities and challenges as they progress toward the development of a mature "wealth identity"
- The role of family history, culture, and religion in understanding how these factors affect money communication and financial decision-making

Throughout the training we will discuss the changing nature of the financial services marketplace and how to best attract, retain, and work with high net worth individuals and families. We will discuss the appropriate client situations for employing all or part of the MMCI—WLP into your work. We will also discuss how to contain/set limits with excessive client demands or emotional difficulties outside the scope of your expertise.

The program blends didactics, power-point slides, and role play processes. We engage advisors in exercises in which they will learn to use the strategies presented by the instructors. We provide training materials supplemented with key talking points and tools.

Our overall aim is to leverage and enhance your existing process and programs with the goal of fully integrating what we believe are the best practices of soft-skills into the fabric of what you already do well.

WHO WE ARE



Co-Director Joan DiFuria combines a unique and proven expertise in business and psychology to provide high level leadership development to senior level executives. She works with corporate leaders, financial professionals, venture philanthropist groups and private clients in order to achieve their chosen business outcomes and highest visions. Ms. DiFuria completed the Harvard Business School Program for Management Development and has eighteen years of industry experience as National Marketing Director and Director of Long-term Strategic Operations for the world's largest multinational metals distribution corporation. This work included experience in the commodities market. Her clients included companies such as Westinghouse, General Electric, and Reynolds Aluminum. (License Number MFT 28995).



Co-Director Stephen Goldbart, Ph.D. is a licensed clinical psychologist with over twenty years experience as clinician, professor, author, public speaker, and organizational consultant. His long-standing interests include the psychology of major life transitions, the real meaning of wealth, and the challenges of intimacy. Dr. Goldbart consults with individuals, families, and organizations to help them find a sustainable and fulfilling balance of personal, professional, and philanthropic interests. He provides coaching and consulting services to financial professionals and senior executives. Dr. Goldbart is on the faculty of the Marin Psychotherapy Institute where, for over twenty years, he has taught seminars and workshops. He is co-author of the book *Mapping the Terrain of the Heart: Passion, Tenderness and the Capacity to Love* and appears frequently on national radio and television, and before philanthropic organizations and professional associations. Dr. Goldbart has clinical and consulting practices in Berkeley and Mill Valley, California. (Psychologist License Number 6132).

TRAINING PROGRAM

INVESTMENT:

Two-Day Small-Group Training: \$2500

Workshop is the prerequisite to licensure as authorized facilitator.

Licensing Fee: \$5000 for year one licensure as authorized facilitator (group rates available).

LICENSURE INCLUDES:

- MMCI Wealth and Life Planning Five-Step Workbook.
- Telephone coaching follow-up calls.
- Membership in the MMCI provider network.
- Eligibility to participate in the annual MMCI-WLP network meeting.
- Listing on the MMCI website as designated professionals.

FOR REGISTRATION, PLEASE CALL:

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