



WOMEN NAVIGATING FINANCES



INTENTIONALLY
Wealthy Women

Hosted by Debra L. Morrison, CFP®

We Can Do It Women™

September 24, 2022
11am to 5pm Eastern

Zoom Link:

<https://zoom.us/j/4130395962>

Passcode: WNF

(all caps, case sensitive)

Welcome to the Intentionally Wealthy Women Conference!

Congratulations on making the powerful choice to invest in yourself and your future by becoming an Intentionally Wealthy Woman.

This day promises to deliver:

- Eye-opening “Truths About Money” that will guide you in charting the course for your financial future that are designed to bring about your goals for your life now, as well as for your legacy.
- A safe place to get real about past mis-steps so that you can release any limitations that may have been holding you back from boldly moving forward.
- Guidance, support and the opportunity for ongoing mentoring so that every step you take is done with intentionality around well-informed strategies.

Suggestions to make the most of this experience:

1. **Be Present.** It can be tempting to multi-task while attending virtual events and you wouldn't want to miss out on the most important piece of information, would you? You'll be provided breaks every 60 to 90 minutes to attend to matters that need your attention.
2. **Take Notes.** This handout is designed to enhance your experience and retention of what is shared so that this event is a true turning point for you and your financial future. Studies show that taking hand-written notes significantly improves retention and increases your memory of the content by up to 70% when you review your notes within 24 hours.
3. **Ask Questions.** Throughout the day you'll have the opportunity to get clarification and ask questions so that you move forward with clarity and confidence. Place your questions in the chat and our event host will call upon you during the Q&A portions of the program.
4. **Participate.** Please complete these questions in advance, to maximize your take-a-ways.
5. **Commit to a New Beginning!** My intention is that regardless of the gap that currently exists between where you are now and where you want to go, that you **view today as your first step on your new path as an Intentionally Wealthy Woman!** From here you're invited to continue walking this Intentionally Wealthy Women path together so that you can avoid pitfalls and potholes that may have tripped you up in the past.

Remember...

When you pay attention to your money, it pays you back!

Let's Start Cashing in!

Behavioral Finance

What's your best guess as to your age at death?

Are you 'getting' the returns of the markets?

Yes No

If you answered no above, why not?

Do you understand the 'context' of each of your investments in relation to your whole portfolio?

How do you define RISK?

Notes:

Your Wealth Goal Continuum

“Someday Isle” do these two (2) things:

1. _____
2. _____

What would attaining each of these goals mean to you?

1. _____
2. _____

What would NOT attaining any of these goals mean to you?

Perils (and HIGH costs) of DIY: Please underline the concepts you've HEARD OF. Please **highlight the concepts you understand**. (What might you have MISSED by not implementing others?)

Taxable Munis/ Provisional Income/Sequence of Return Risk/Sustainable withdrawal rate/Tracking error/reversion to the mean/alternate minimum tax/NUA--net unrealized appreciation/Exclusion ratio/VIX/Correlation Coefficient/Black-Scholes Model/Monte Carlo Simulation/Time Weighted Return/The Curse Of Knowledge/Butterfly Spread/Zero-Cost Collar/Morbidity Risks/Per Stirpes/Tenants By The Entirety/Intentionally defective grantor trust/ILIT—irrevocable Life Insurance Trust/In Contemplation of Death Clause/Disposition Effect/Portability Election/1031 Exchange/30-day wash sale rule/HSA/Yield to Maturity/Junk Bonds/Tax-Loss Harvesting/Record Date/SECURE Act/Tax Cuts & Jobs Act/Exemption Equivalent/MEC—Modified Endowment Contract/Own Occ/ABLE Account/American Rescue Plan/Section 529 plans/EMR—Effective Marginal Tax Rate/Financial Stress Tests/Endowment Effect/Portfolio Longevity/Income by Result/SPIA/Uncompensated Risk/Behavioral Finances/Efficient Markets/Modern Portfolio Theory/3-Factor Model/Algorithmic trading/margin call/bounded rationality/Regret Aversion/Anchoring Effect/OASI trust fund/Stochastic Methodology/Cognitive vs Emotional Investing Biases

Notes:

Mis-Step(s) Recovery Tools

Have you gotten money right once and then “it” somehow slipped away?

___ Yes ___ No

Are you committing to forgiving yourself for past financial mis steps?

___ Yes ___ No

Turbo Return Strategies

Have you been tempted to take BIG investment risks (get rich quickies) to make up for lost time?

___ Yes ___ No

If so, how did that work out? and/or How is that working?

Unexpected Life Events:

How have you been ‘bush-wacked’ and how did you recover?

Notes:
