

Life Happens... Better Make a Plan!

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Dan Gensler

A TIDAL WAVE OF BABY BOOMERS

has begun to retire — and they're turning the world upside down as they reexamine how they want to live the rest of their life. In addition, the decade's rapid change

and turbulent world events have caused people to "wake up" and look at how they live their lives. Many people have determined that life means more to them than bank account balances and spreadsheet projections.

As awareness grows, people yearn for more. They seek a marriage of money and meaning. Traditional financial planning has always tended to treat "money" — not people — as the client. Armed with calculators and sophisticated software, financial planners have historically offered products and services focused on accumulating, growing, preserving, spending and then passing on monetary wealth. Today a new breed of specially trained financial consultants called "life planners" are building relationships that put the client — not money — in the

center of the equation. They're aligning the client's deepest values, beliefs and goals with their earning power and portfolios to achieve both financial and personal freedom.

Based on the groundbreaking work of George Kinder, CFP®, RLP®, founder of the Kinder Institute of Life Planning, the **EVOKE™** Model of life planning includes five phases: **E**xploration, **V**ision, **O**bstacles, **K**nowledge and **E**xecution.

EXPLORATION:

The start point of creating a life plan is truthfully answering three simple, yet profound, questions. The answers to these questions reveal what people really want out of life, but may be failing to accomplish, due to a variety of "money excuses." In the hands of a qualified life planner, the heart's core values that are revealed provide the building blocks of a meaningful life plan.

VISION:

The skilled life planner will challenge the client to craft their ideal life in as much detail as possible. The rush of vitality surrounding this phase lights

the torch, providing the client with the energy to achieve the vision in the shortest time possible.

OBSTACLES:

Money excuses can be deadly, so it is critical for the client and the life planner to identify and address potential roadblocks. The life planner provides vitally important support to keep the client on track for success through this often difficult phase.

KNOWLEDGE AND EXECUTION:

Once the ideal life vision has been created and obstacles defeated, traditional

financial planning skills of asset allocation, risk management and product selection are incorporated to complete the design and implementation of the life plan.

The life planning process is hands down the most efficient way to do financial planning, since it focuses on the client's true goals from the outset and sweeps aside the money excuses that cause so many well-intentioned traditional financial plans to fail.

Dan Gensler, a Certified Financial Planner™ with over 24 years in the financial advisory business, received his Registered Life Planner® credential from the Kinder Institute of Life Planning in 2007. ★

RETIREMENT IS ABOUT ACHIEVING YOUR DREAMS.

AT the Gensler Group, we help you establish concrete financial objectives and empower you to meet them. Call us now to get started on planning the rest—and best—time of your life. Otherwise, your dreams will remain just that.



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