

ERNEST:

My parents grew up migrant farm workers. I was the first in my family to graduate from a University. When there's no financial safety net, every decision carries weight - not just for you, but for the people who depend on you.

That's why thoughtful planning matters to me. When it's done well, it doesn't just change the next year - it changes the trajectory of your family - for generations.

Because that impact is so long lasting, it's important that we get to know you. Before we ever talk about markets or portfolios, we talk about life. What matters to you? What are you working toward? Who do you want to protect?

ERNEST:

There's a lot of noise in the world. A lot of fads and fears that drive decisions.(pause) Stay disciplined, think long-term, and focus on what matters. There's elegance in simplicity. It's our job to help you understand our process because that understanding brings confidence. You don't have to worry about all the "what ifs" when there's a plan, and a strategy in place.

ERNEST:

I really enjoy working with clients, teaching, educating, helping them understand concepts like compound interest, volatile markets -etc. It's your money and you should be able to ask any question you have because we're the stewards of your plan.

Understanding builds trust, and trust is everything.

Concept #1: Invested in You

ERNEST

My parents grew up migrant farm workers, so I didn't grow up in wealth. I was the first in my family to graduate from a University, and when I ended up in this business, I saw firsthand the value of planning—not just for an individual, but for a family - for generations to come.

We have a saying, There's elegance in simplicity. Our approach is client-centric because we're handling your money. You have a plan for that money. You need it to outlast you. You want it to provide for the people you love.

We take clients through our Lifeboat Drill—our way of stress-testing your plan before the waves hit. When something happens, what's the backup plan? Are you prepared when the market inevitably drops? If you lose a source of income, do you know how to adjust? We will help you get back on course, and continue on your journey

Concept 2: Mission and Purpose

ERNEST

It takes time to become a client here. We meet with you multiple times before we ever move a dollar, because we want to get it right.

We want to understand how you think, what you care about, what you're working through—because your strategy should reflect your values.

What do you want? What worries you? Where do you see yourself in 5, 10, 20 years? That's where planning begins.

Once we have a plan in place - we stress test it to determine if that plan can withstand challenges.

If something happens tomorrow, what's the backup plan? When the market drops, are you prepared? If you lose a source of income, do you know what to do next?

ERNEST:

This is a lifelong partnership. Our goal isn't to help you invest and then walk away—it's to make sure we're with you every step of the way, so you thrive in every stage of life.