

YOUR RETIREMENT LIFE BY DESIGN



Life By Design
— INVESTMENT ADVISORY SERVICES —



Life By Design Investment Advisory Services specializes in Retirement Wealth Management, simplifying the process of aligning your goals with your financial plan. Our holistic approach goes beyond traditional asset management, focusing on immediate and long-term needs, effective tax strategies, and ensuring plan protection for the longevity and growth of your wealth. Partnering with us means choosing a firm that not only understands the intricacies of wealth management but also deeply values and incorporates your personal aspirations and unique life narratives into every financial strategy.



Retirement Transitions

Navigating the transition to retirement poses its own set of challenges- we can simplify your experience. By creating Retirement Portfolio Allocations, we ensure your retirement lifestyle is well-funded. Expertise in optimizing retirement income and distribution strategies is a key part of our approach in creating your Retirement Life By Design.



Tax Planning Strategies

Our expertise in navigating complex tax scenarios ensures a seamless integration of insights and opportunities in both the immediate and long-term. Working with your CPA, we design tax planning strategies specific to your unique circumstances that allow for smooth transition to changes in tax code and legislation.



Estate Wealth Management

Working closely with multi-generational families, we specialize in developing comprehensive estate and legacy plans. Our planning is aimed at minimizing tax liabilities and protecting assets, thereby ensuring a lasting legacy for future generations or supporting your philanthropic vision.

Our Experience

Banking
Investment Advisor

10

Years

Company
Founded in

2000

Private
Wealth Firm

25

Years

Combined
Experience

35

Years



YOUR WEALTH ADVISOR FOR *LIFE*.

Monique Marshall RMA[®], AIF[®]

President & Founder, Life By Design Investment Advisory Services

My philosophy is “Live a life that you don’t need escaping from; a Life By Design, not by default.” I firmly believe that everyone deserves a life that feels fulfilling and authentic, one that doesn’t require an escape. My 30-plus years of experience in guiding individuals and families have allowed me to design a holistic approach to financial planning that places what matters most to you at the forefront. This approach is tailored to help my clients craft lives they cherish, supported by financial plans that align with their passions and values.

Working with retirees (or those soon-to-be) is truly my passion. The designations and certifications I have chosen to obtain, and continue to pursue, reflect my dedication to supporting my clients in this important transition. I am a Certified Private Wealth Advisor[®] candidate and can deal with complex technical issues surrounding your financial plan. I possess expertise in behavioral finance, which enhances my ability to deeply understand and connect with my clients. I’ve spent decades helping families truly design their wealth transfer with my studies and background in conflict resolution and mediation. I continue to pursue knowledge and methods to better serve my clients and am further enhancing my expertise through ongoing studies in investment management theory and practice at the Yale School of Management.

I’m a native of Southern California and strive to practice what I preach about authentic and purposeful living. The decision to establish my business in Dana Point was a deliberate choice, aligning with my life’s philosophy. Here, going to work every day is not just a routine but a joyful experience that resonates with my personal ethos. I draw inspiration from my love for the outdoors, engaging in activities like rock climbing in the Sierras and paddleboarding in Dana Point. My passion for the arts and adventure underlines my belief in a life well-lived, one that harmoniously blends professional endeavors with personal passions- a *Life By Design*.

Retirement Management Advisor[®]

- Advanced certification for advisors who want to mitigate clients’ risks and master the retirement planning advisory process, all within an increasingly fiduciary environment
- RMA[®] professionals look beyond managing investments or retirement products and take a multidisciplinary approach to develop a complete framework for your retirement plan
- Held by only an elite few advisors, advanced RMA[®] certification is delivered by the Investments & Wealth Institute[®]

Accredited Investment Fiduciary[®]

- The first and only industry designation showcasing knowledge and competency in fiduciary responsibility
- Signifies a commitment to the highest standards of investment fiduciary excellence and represents thorough knowledge of and an ability to apply the fiduciary practices in investments

Our Wealth Management Process



ONGOING PROTECTION & LEGACY



YOUR LIFE BY DESIGN



GOALS-BASED FINANCIAL PLAN



RETIREMENT PORTFOLIO ALLOCATION



PORTFOLIO SELECTION



YOUR LIFE BY DESIGN

Investing in well-defined personal goals is vital for a fulfilling life. Recognizing the uniqueness of your aspirations, our wealth management process starts by deeply understanding your short and long-term needs, shaping a vision aligned with your ambitions. Together, we focus on what matters most to you, ensuring our strategies resonate with your personal financial goals.



GOALS-BASED FINANCIAL PLAN

Your personal financial plan and strategy is designed based on your long-term life goals and a thorough review of your household balance sheet. This holistic strategy is designed to meet your current financial needs and ensure a resilient and adaptable financial plan that evolves with your life's journey.



RETIREMENT PORTFOLIO ALLOCATIONS

Your retirement planning involves four distinct portfolio allocations: Growth, Income, Longevity, and Reserves, each meticulously designed to support you throughout your retirement years. This strategic blend of allocations ensures adequate lifestyle funding while accounting for longevity. We provide vigilant, continuous monitoring of your risk capacity, establishing protective measures that evolve with life's changing circumstances.



PORTFOLIO SELECTION

Our selection process is grounded in the custom design of each investment portfolio, ensuring each 'bucket' allocation meets your household's specific financial needs. Designing your investment portfolio, we incorporate ESG data filtering and apply our customized, tax-specific strategies- taking into account your tax exposure. Alternative investments might include tax deductible investments or private equity investments.



ONGOING PROTECTION & LEGACY

Our comprehensive approach to legacy and estate planning is designed to fortify your wealth, focusing on maximizing asset preservation and minimizing taxation. We commit to safeguarding your financial legacy and securing a lasting impact for future generations.



Ongoing Financial Planning

Our ongoing financial planning process is a crucial step in shaping your Life by Design. Tailoring your plan and strategy based on your long-term aspirations, we delve into a comprehensive assessment of your household balance sheet. Our mission is to ensure the growth and enduring stability of your wealth, aligning it seamlessly with your personal goals and values. Serving as the foundation of your financial journey, our Annual Financial Planning offers a broad spectrum of specialized services, all integral to our four-core process.



SET YOUR GOALS

Meaningful goal setting stands at the heart of comprehensive financial planning, not merely as a starting point but as its core. It forms the essential groundwork for realizing your unique Life By Design. Through this process, each of your goals is carefully envisioned and strategically planned, ensuring a path tailored to your aspirations.

- ✔ Wealth accumulation goals
- ✔ Major purchase planning
- ✔ Goal planner
- ✔ Retirement goal plan for accumulation
- ✔ Goals-based investment planning
- ✔ Retirement *Life By Design* preparedness
- ✔ Financial Virtues discovery planning



RETIREMENT

A thorough financial analysis is conducted to offer a precise understanding of your readiness for the retirement lifestyle you envision. The aim is to ensure that your financial resources are aligned and sufficiently prepared to fulfill your retirement aspirations.

- ✔ Cash flow income analysis
- ✔ 401k portfolio review
- ✔ Social Security optimization
- ✔ Retirement Portfolio Allocation planning
- ✔ Income tax bracket planning
- ✔ Retirement fundedness assessment
- ✔ Business investment planning



PLACE YOUR PROTECTION

Our risk assessment process meticulously evaluates both individual and family risks, equipping you to confidently navigate life's uncertainties. This proactive approach creates robust protection against longevity risks and maintains it throughout the entirety of your retirement.

- ✔ Review family protection plan
- ✔ Life insurance needs analysis
- ✔ Income protection for executives & business owners
- ✔ Implement elderly care plan directives
- ✔ Implement Living Care plan
- ✔ Medicare benefits review



YOUR LIFE LEGACY

Understanding the hard work you've put into securing your family's future, and recognizing the challenges they may face, we provide unwavering support to ensure your legacy is transferred in alignment with your wishes. Our role is to develop an estate and legacy plan focused on reducing tax burdens and preserving assets.

- ✔ Develop a Trust Estate plan
- ✔ Beneficiary designation review
- ✔ Stretch Legacy planning
- ✔ Charitable and Gift planning
- ✔ Family Foundation planning
- ✔ Business Succession planning



Investment Management

LBDIAS exclusively offers our Investment Management services to our clients who complete the financial plan process.

Taking your risk capacity, tax sensitivity and several other factors into consideration, we create personalized portfolios that are designed to provide you with a long-term investment strategy that complements your retirement plan and potentially assists you in reducing downside risk. Investment Management is offered for assets both directly and not directly managed by our firm.

Crafting Your Personal Strategy

Our mission is to help support your dreams by working with you to implement a plan defined by your goals and purpose. Wealth brings complexity and LBDIAS understands the intricacies of growing and protecting wealth. While all of our investment decisions are guided by our investment process, your personal strategy is crafted based on your long-term life goals.

Your Guide in Growing & Protecting Wealth

We conduct independent research, forecast market & economic trends, and provide asset allocation advice that can potentially enhance the possibility of return and reduction of volatility. Decades of investment experience allow us to apply considerable knowledge to your investment strategy and focus on our mutual goal to preserve and grow your assets while helping you reduce future risk.

FEE ONLY

No commissions,
ever.

As a Registered Investment Advisor, LBDIAS is held to the highest fiduciary standard and always acts in the best interest of you, our client.

Assets Under Management

Our Investment Management fee is based on the market value of the assets under management. This fee is based on a blended tier and ranges from 1% to 2%. This annual fee is generally negotiable.

Held-Away Account Services

We offer advice for accounts not directly managed by our firm where we may or may not have discretion.

These may include defined contribution plans such as 401(k) accounts, 529 plans, variable annuities, and other accounts. These services are subject to an annual fee.





NEXT STEPS



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