

Liberty One Wealth Advisors

在 Liberty One Wealth Advisors，我们以帮助个人和家庭实现财富自由来衡量我们的成功，同时关注每一位客户的个人目标和愿景。我们作为受托人，始终以客户的最佳利益行事，提供客观、全面且相关的建议。我们的目标是成为客户及其家庭的“首席财务官”，并以建立持久的关系为荣。



掌控可控之事



成本

通过运用各类投资工具来优化投资组合，实现成本最小化



税务效率

通过合理的资产配置、投资筛选及税务优化策略，实现资产高效运作



风险

通过清晰全面的规划来降低风险，实现资产的稳健增长

为何选择我们

我们的CFP®认证专业团队致力于简化财务规划流程，并在每个环节为客户提供专业指导。精投公司的特质使我们能专注每位客户的个性化需求，同时提供必要资源来制定全面规划，缓解重大财务决策的压力。

我们的全方位规划理念



资产定位策略

通过优化组合构建来降低税务影响。应税账户与免税账户的合理配置可产生收益差异，长期复利效应显著。



财务规划

量身定制的财务规划方案，助力客户实现短期和长期目标。完善的投资策略始于规划，而这一稳健的财务方案正是投资策略的根基。



资产配置

通过有效的跨资产类别多元化配置，我们团队能够引导客户朝着目标稳步前进，同时力求降低长期回报波动性。



投资者教育

我们团队高度重视投资者教育，帮助客户深化对金融市场的认知与理解。



行为指导

投资难免牵动情绪。在瞬息万变的市场中，我们的方法既能在收益丰厚的年份提供适当防护，也能在机遇来临时抓住投资机会。



投资管理

通过平衡管理风险，助力客户降低投资组合的整体风险水平。制定规则化投资策略，旨在消除情绪化投资的影响。



您的家庭 财务总监



当前财富管理行业格局

	LIBERTY ONE WEALTH ADVISORS	DO-IT-YOURSELF	ROBO-ADVISOR	TRADITIONAL INDEPENDENT WEALTH MANAGEMENT FIRM	INSURANCE COMPANY / BANK ADVISOR	COMMISSION-BASED BROKER
PORTFOLIO MANAGEMENT						
Low-cost investments	✓	✓	✓			
Customized portfolio	✓	✓		✓		✓
Tax-efficient placement of investments	✓		✓			
Strategic tax loss harvesting	✓		✓	✓	✓	
Proper rebalancing techniques	✓		✓	✓	✓	
Integration of 401(k) accounts into one portfolio model	✓					
Direct Indexing	✓					
Proprietary products					✓	✓
Investment risk analysis	✓					
Stock options analysis and strategies	✓					
Behavioral coach to guide you through turbulent times	✓			✓	✓	
Simplify and consolidate accounts	✓			✓		
Outsourcing of time required to manage portfolio	✓		✓	✓	✓	✓
Fiduciary standard of care	✓			✓	✓	
Private client relationship	✓			✓		✓
FINANCIAL PLANNING						
Proactive guidance on all financial matters	✓			✓	✓	
Cash flow based modeling	✓					
Net worth projections to guide decision-making	✓			✓	✓	
Tax return analysis	✓				✓	
Pension Analysis	✓					
Plans that consider assets not directly managed by advisor	✓			✓	✓	
Deep integration between tax planning and investment management	✓			✓	✓	
Social Security optimization	✓			✓	✓	
Outsourcing of time required to make financial planning decisions	✓			✓	✓	
Coordination with other professionals (CPA, attorney, etc.)	✓			✓	✓	
Guidance of tax-advantaged charitable giving	✓			✓	✓	
Insurance review and implementation	✓					
Trust and estate planning	✓					



全面评估现有投资组合、储蓄情况、
负债及保障性资产

我们的规划之道

Net Worth Detail - All Resources

This is your Net Worth Detail as of 10/04/2022. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain all of your Assets and Liabilities are entered.

Description	John	Jane	Joint	Total
Investment Assets				
Employer Retirement Plans				
John's 401(k)	\$240,121			\$240,121
John's E-Trade IRA	\$624,201			\$624,201
Individual Retirement Accounts				
Jane's Schwab IRA		\$518,464		\$518,464
John's Vanguard Roth IRA	\$319,385			\$319,385
Taxable and/or Tax-Free Accounts				
John's Company Stock			\$499,250	\$499,250
Joint Cash Savings			\$246,850	\$246,850
Total Investment Assets:	\$1,183,707	\$518,464	\$746,100	\$2,448,271
Other Assets				
Home and Personal Assets				
Home			\$1,125,000	\$1,125,000
Total Other Assets:	\$0	\$0	\$1,125,000	\$1,125,000
Liabilities				
Personal Real Estate Loan:				
Mortgage	\$530,000			\$530,000
Total Liabilities:	\$530,000	\$0	\$0	\$530,000
Net Worth:				\$3,043,271

提供可执行的方案，
助您与家人建立长期财富

携手一流团队，
主动引领您的成功之路。
一份全面的财务
规划方案价值无
可估量。无论您
当前财富状态或
资本市场状况如
何，它都能带来
诸多益处，显著
提升财务健康与
内心安宁。财务
规划不仅关乎投
资，更关乎财富
如何赋予您信
心、安全感和高
生活品质。

Results - Current and Recommended

