

Financial Coaching for Divorcee

Client Focused, Customized, Collaborative, Communicative

Geoff Burroughs

Vice President

CERTIFIED FINANCIAL PLANNER™

Certified Divorce Financial Analyst™



We prepare and guide you through the next phase

What do you have?

We organize your financial life:

- Aggregate all accounts with live connections
- Complete post divorce checklist
- Meet with all professional advisors
- Establish a short term plan

What does it really cost?

Determine your real budget:

- Transfer paper budget to real life
- Track spending real time
- Review where you are spending and receiving money

Where is the money coming from?

Manage cash flow:

- Position assets to maximize cash flow
- Review projected expenses vs. cash flow
- Balance near-term needs and long-term goals

What are your goals?

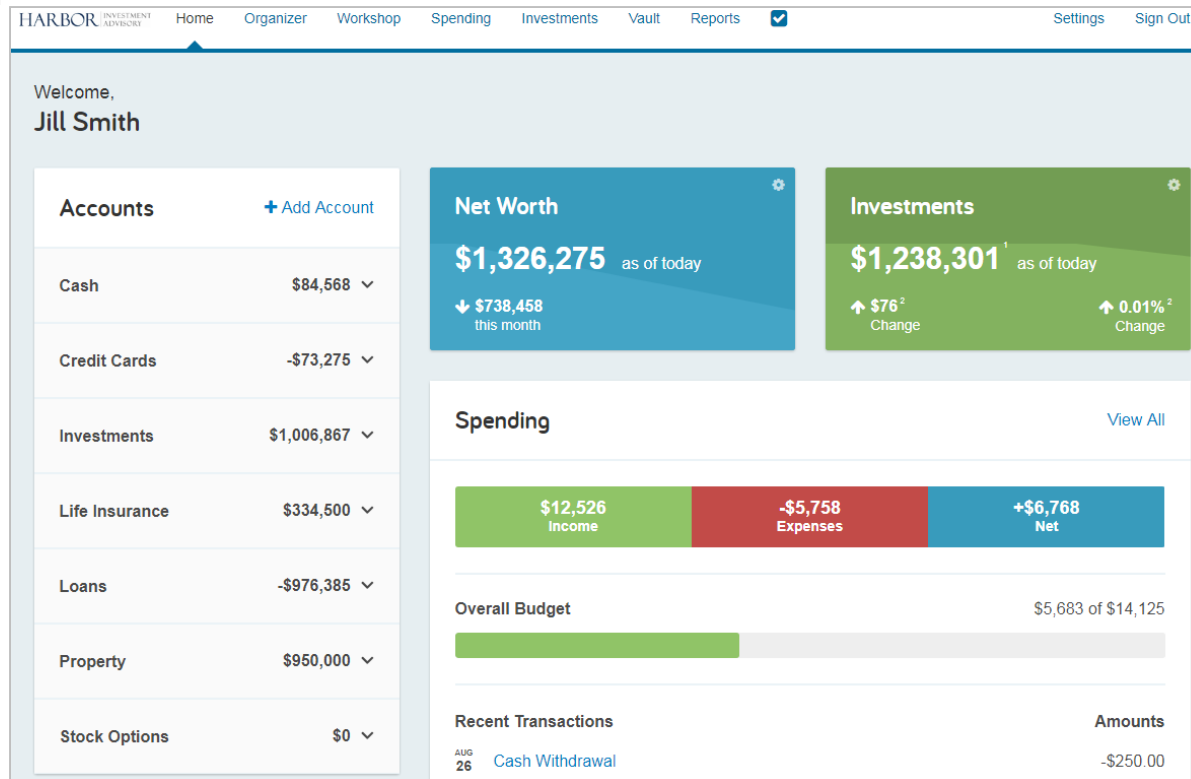
Establish long-term goals:

- Retirement goal
- Education goals
- Philanthropic endeavors
- Develop a coordinated strategy

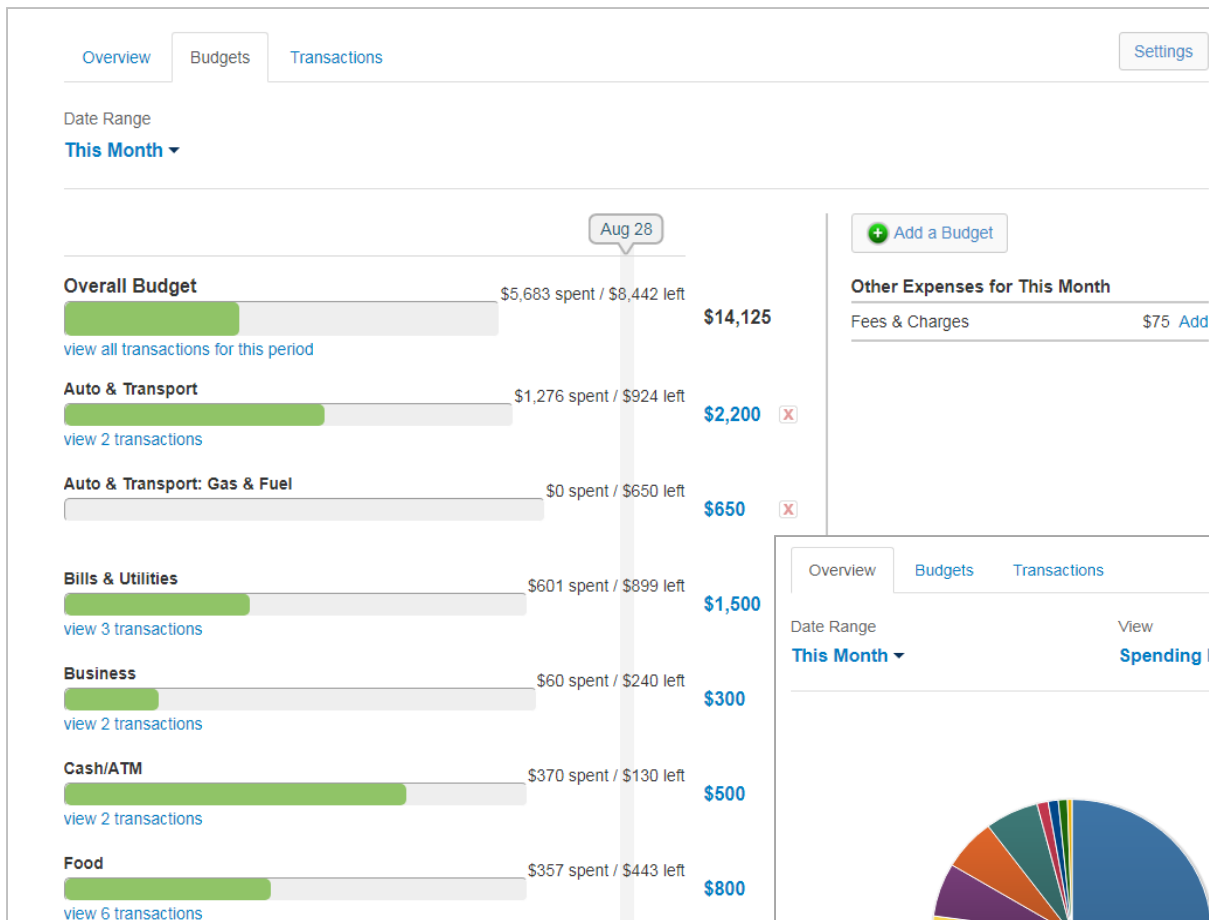
How do you make sure you're on track?

Open lines of communication

- Coaching meetings
- Weekly monitoring
- Quarterly reports
- Annual reviews
- Personalized Website (pictured below)

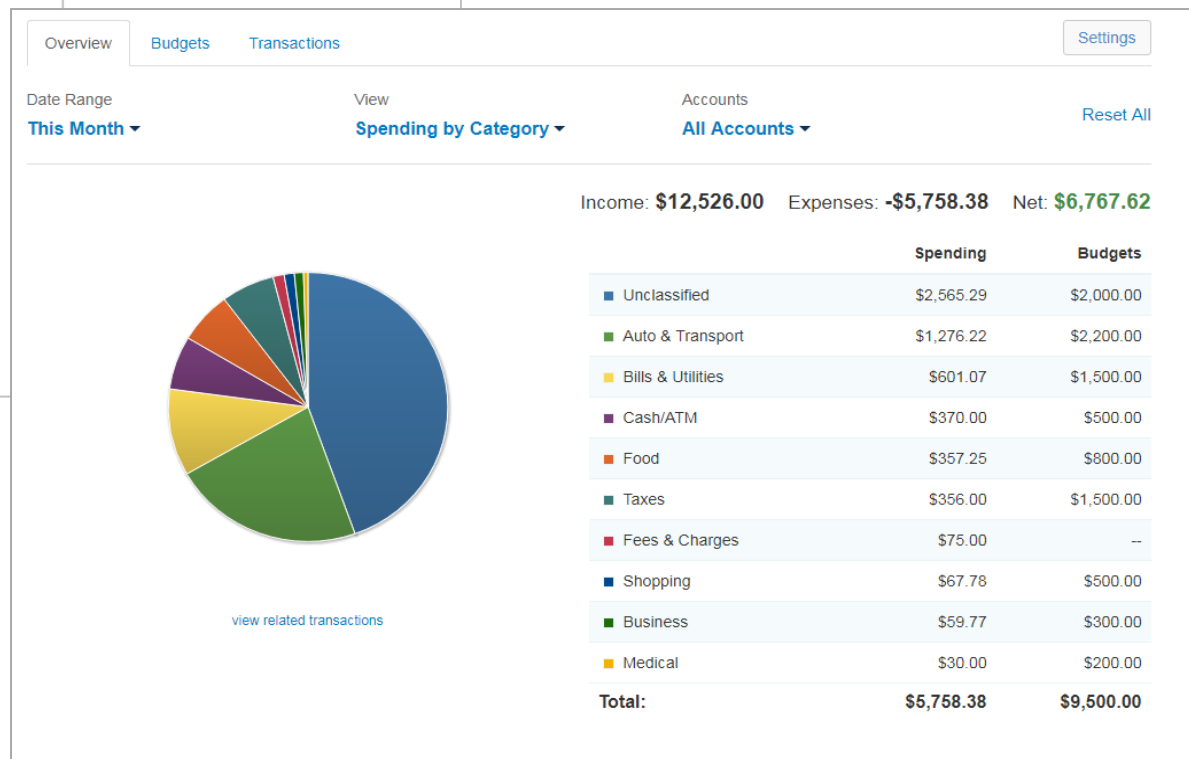


We transition you from a paper budget to real life



We start with the customized budget you established during your divorce

Track results to see how you are doing



We help you manage short-term needs and long-term goals

Web Print

5-Year Cash Flow

Prepared for Jill Smith

The 5-Year Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Year/Age	2017 (52)	2018 (53)	2019 (54)	2020 (55)	2021 (56)
Portfolio Asset Balances (Beginning of Year)					
Taxable Investments	382,933	160,007	167,347	175,037	183,094
Retirement Accounts	623,934	641,092	658,825	677,158	696,116
Cash Accounts	84,568	523	12,908	27,494	44,309
Insurance Accounts	334,500	342,026	349,722	357,591	365,637
Total Portfolio Asset Balances (Beginning of Year)	1,425,935	1,143,648	1,188,802	1,237,280	1,289,156
Cash Inflows					
Salary					
Alimony	96,000	98,160	100,369	102,627	104,936
Salary/Bonus	75,000	76,688	78,413	80,177	81,981
Total Cash Inflows	171,000	174,848	178,782	182,804	186,917
Cash Outflows					
Liabilities	421,531				
Insurance Premiums	28,151				
Taxes	45,063				
Total Cash Outflows	494,745				
Total Inflows	171,000				
LESS: Total Outflows	494,745				
EQUALS: Net Cash Flow	(323,745)				
Total Portfolio Asset Balances (End of Year)	1,143,648				

We monitor how your needs align with your cash flow



Help you establish long-term goals, how you are going to achieve them and monitor your progress

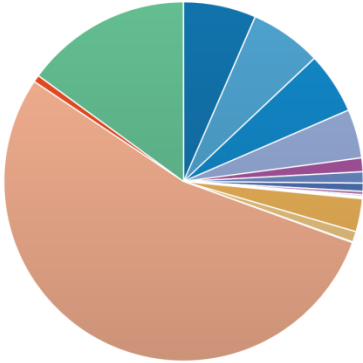
Year	Goal	Estimated Funding
2020	New Car	<div style="display: flex; align-items: center;"> <div style="width: 35%; height: 10px; background-color: #c00000;"></div> <div style="width: 65%; height: 10px; background-color: #ccc;"></div> </div> \$15,850 of \$42,761 Details
2024 - 2028	Education Expense	<div style="display: flex; align-items: center;"> <div style="width: 35%; height: 10px; background-color: #c00000;"></div> <div style="width: 65%; height: 10px; background-color: #ccc;"></div> </div> \$100,263 of \$272,850 Details
2030 - 2055	Retirement	<div style="display: flex; align-items: center;"> <div style="width: 35%; height: 10px; background-color: #c00000;"></div> <div style="width: 65%; height: 10px; background-color: #ccc;"></div> </div> 14 of 26 years Details

We actively advise on your investments

Accounts

All Investments ▾

All Asset Types

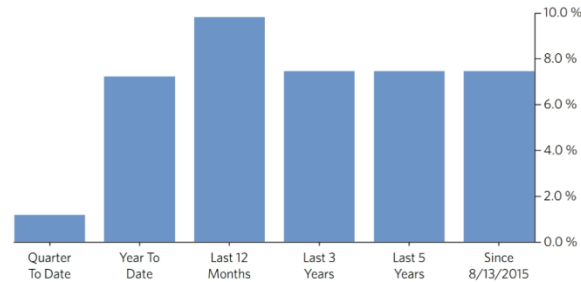


	Value	% of Type	% of Portfolio
Equities			
Large-Cap Growth	\$65,874.89	24.66%	6.54%
Large-Cap Value	\$64,850.64	24.27%	6.44%
Large-Cap Blend	\$55,686.25	20.84%	5.53%
Mid-Cap Value	\$44,078.16	16.50%	4.38%
International	\$12,569.52	4.70%	1.25%
Mid-Cap Blend	\$10,193.42	3.82%	1.01%
Mid-Cap Growth	\$7,480.96	2.80%	0.74%
Emerging Markets	\$3,066.76	1.15%	0.30%
Small-Cap Growth	\$1,320.04	0.49%	0.13%
Small-Cap Value	\$1,005.07	0.38%	0.10%
Small-Cap Blend	\$1,005.07	0.38%	0.10%
Subtotal			

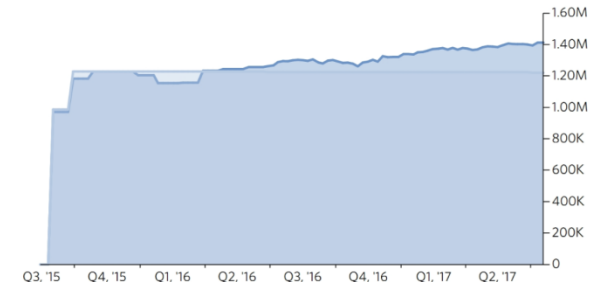
Routinely review and manage your allocation according to your goals, timeframe and risk tolerance

Continually monitor your performance and recommend changes when needed

Portfolio Performance



Market Value and Net Additions Since Inception



Account Value Summary

	Quarter To Date	Year To Date	Last 12 Months	Last 3 Years	Since 8/13/2015
Beginning Value	1,400,356.82	1,321,398.38	1,290,176.98	0.00	0.00
Net Additions	-4,480.81	-4,480.81	-4,480.81	1,220,283.97	1,220,283.97
Net Gain	16,909.33	95,867.77	127,089.17	192,501.37	192,501.37
Ending Value	1,412,785.35	1,412,785.35	1,412,785.35	1,412,785.35	1,412,785.35
Return	1.2 %	7.3 %	9.9 %	— ^{1 2 3}	7.5 % ^{2 3}
90 DAY TREASURY BILL Return	0.0 %	0.4 %	0.6 %	— ^{1 3}	0.4 % ³

We establish a customized service model to keep you on track

Set real-time alerts and notifications on different accounts

Personal Finance

- Weekly Financial Summary** A periodic overview of your finances (email only)
- Low Cash Balance** When the balance of [any cash account](#) falls below
- High Credit Balance** When the balance of [any credit card](#) rises above
- Large Expenses** When any expense occurs that is larger than
- Large Deposits** When any deposit occurs that is larger than
- Bank Fees** When any bank fee occurs that is greater than
- Budget Exceeded** When your spending exceeds any of your budgets
- FICA Maximum Approaching** When you're nearing your [FICA max withholding](#) for the year

Investments

- Investment Activity** When specific types of [investment transactions](#) occur
- Concentrated Position** When a stock or bond makes up [more than this much](#) of your portfolio:
- Excess Cash Position** When cash makes up [more than this much](#) of your portfolio:
- Security Prices** [Monitor the prices](#) of stocks and mutual funds **Redtail CRM reminder**

Send you weekly activity report in addition to a customized in-person meeting schedule to monitor progress

Your Weekly Financial Summary

INCOME & EXPENSES for July	\$3,550 income	\$1,604 expenses
BUDGETS for July	\$8,150 budgeted	\$530 spent
NET WORTH as of Jul 29, 2017	\$2,064,733	-- this month
INVESTMENTS as of Jul 29, 2017	\$1,720,233	-- this month
eMoney Advisor Source (EMA) - Advisor Access	\$102,933	--
Harbor Advisory	\$967,300	--
Husband's 401k	\$650,000	--

Messages

Some new bank transactions haven't been assigned a spending category. To get the most accurate view of your spending, you can login and [categorize them now](#).

[SIGN IN ►](#)

A Final Word from Geoffrey Burroughs, CDFA™, CFP®



No one gets married with the expectation that they will get divorced, but it happens. As a Certified Divorce Financial Analyst™, I guide you through the financial process and help you to start looking towards your future. Prioritizing and focusing on what is most important to you post divorce is an important step to get back to a happy, healthy and productive life.

There are two phases to a divorce, the before and the after. Depending on where you are in the process you will have different needs. My practice is designed to help with both.

Often times, one person in a relationship handles the finances while the other has various other responsibilities. You may feel some anxiety due to not having a complete understanding of what you have and what you are entitled when it comes to your finances. Even if you have a broad understanding, it is hard to know if the settlement being proposed is fair and how it will impact your future. Facing your new reality is scary and you are not alone in wondering, “How am I going to make my finances work?”

Most people want to know, “Where do I start?” Every situation is different and there is no playbook that works for everyone. Knowing that, we start with a conversation and try and bring clarity to your situation. We look at your priorities and concerns and work together to craft a strategy that will meet your needs. When we begin working together, we move at your pace, not mine. We take the time to get it right and educate each other along the way.

More About Me

My wealth management career began as a financial advisor for CITI Smith Barney. Shortly thereafter, I received the designation of Financial Planning Specialist and later became a CERTIFIED FINANCIAL PLANNER™ with Morgan Stanley Smith Barney. After moving my practice to Harbor Investment Advisory and working with many divorced individuals, I attained the designation of Certified Divorce Financial Analyst™.

I graduated from Loyola University, Maryland with a Bachelor of Business Administration with a concentration in Finance. As a CFP® and Financial Advisor, I have combined my interest in finance with my desire to help people attain financial security and protect their legacy. Above all, I value my client relationships.

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MUTUAL FUNDS: Investors should carefully consider the investment objectives, risks, fees, and other information, which is described in the mutual fund’s prospectus, prior to investing. Prospectuses are available upon request at no cost, and should be read before investing. Past performance is no guarantee of future results. Mutual fund total returns assume one initial purchase with all dividends and capital gains reinvested. Mutual fund performance will vary depending on the timing of purchases and/or sales. In order to provide the longest track record available, some of the mutual fund information provided may represent a class of share which could be different from that which you would potentially be invested. Harbor Advisory is not affiliated with or sponsored or endorsed by Harbor Funds, Harbor Capital Advisors, Inc. or any of their affiliates, officers or employees.

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HYPOTHETICAL ASSET ALLOCATION PORTFOLIOS (FOR ILLUSTRATIVE PURPOSES ONLY): Past performance is no guarantee of future results. Index and mutual fund total returns assume one initial purchase with all dividends and capital gains reinvested. Performance will vary depending on the timing of purchases and/or sales. In order to provide the longest track record available, some of the mutual fund information provided may represent a class of share which could be different from that which you would potentially be invested. Performance includes expense ratios charged by certain mutual fund, but does not include any asset management fees charged by Harbor Advisory.

INVESTMENT OBJECTIVES: If you have any questions regarding your account, this Report, or if your investment objectives have changed, please contact your Harbor Advisory representative at 410-659-8900.

SOURCES: Standard & Poor’s, Morningstar, Inc., Russell Investments, Morgan Stanley Capital International, Inc., FTSE, Ibbotson Associates, Pershing, Advent Software, Inc., Dow Jones, Credit Suisse, J.P. Morgan Asset Management, and Barclays Capital.

INDEX DEFINITIONS: Indices are unmanaged proxies for certain market asset classes. The returns for an index reflect the reinvestment of dividends but typically do not reflect the deduction of any fees or expenses which would reduce returns. Investors cannot invest directly in indices. General index definitions are as follows:

The **BarCap Aggregate Bond Index** represents the taxable U.S. investment grade fixed rate bond market, with index components for government and corporate securities, mortgage pass-through securities, and asset-backed securities.

The **Russell Top 200 Growth Index** offers measures the performance of the large cap segment of the U.S. equity universe represented by stocks in the largest 200 by market cap that exhibit growth characteristics.

The **Russell Top 200 Value Index** measures the performance of the large cap segment of the U.S. equity universe represented by stocks in the largest 200 by market cap that exhibit value characteristics.

The **Russell Midcap Growth Index** measures the performance of the mid-cap growth segment of the U.S. equity universe. It includes those Russell Midcap Index companies with higher price-to-book ratios and higher forecasted growth values.

The **Russell Midcap Value Index** measures the performance of the mid-cap value segment of the U.S. equity universe. It includes those Russell Midcap Index companies with lower price-to-book ratios and lower forecasted growth values.

The **Russell 2000 Growth Index** measures the performance of the small-cap growth segment of the U.S. equity universe. It includes those Russell 2000 Index companies with higher price-to-value ratios and higher forecasted growth values.

The **Russell 2000 Value Index** measures the performance of small-cap value segment of the U.S. equity universe. It includes those Russell 2000 Index companies with lower price-to-book ratios and lower forecasted growth values.

The **MSCI EAFE INDEX** measures the international equity performance of primarily developed markets outside of North America.

The **Dow Jones Credit Suisse Hedge Fund Index** is an asset-weighted hedge fund index and includes only funds, as opposed to separate accounts. The Index uses the Dow Jones Credit Suisse database, which tracks over 5000 funds, and consists only of funds with a minimum of \$50 million under management, a 12-month track record, and audited financial statements. It is calculated and rebalanced on a monthly basis, and shown net of all performance fees and expenses. Hedge fund indices are unmanaged, and the exclusion of “failed” or closed hedge funds may mean that each index overstates the performance of hedge funds generally.

The **FTSE NAREIT US Real Estate Index** is designed to provide a comprehensive representation of the U.S. commercial real estate investment trusts (“REITs”).

The **S&P GSCI® Commodities Index** is a composite of commodity sector returns representing unleveraged, long-only investments in a broadly diversified spectrum of commodity futures.