



*“Wealth is the ability to fully experience life”*

- *Henry David Thoreau*

## **CLIENT WELCOME PACKAGE:**

**WELCOME LETTER**

**ENGAGEMENT COMMITMENTS**

**RESOURCES**

**ATTACHMENT I. Financial Snapshot**

**ATTACHMENT II: Taking Stock in You**

**PERSONAL & CONFIDENTIAL**

## WELCOME LETTER

It is my pleasure to welcome you to our uniquely integrated financial investment planning and ongoing financial consulting services.

I am confident that you will quickly realize what a difference our approach will make in your life.

Over the nearly 3 decades of my professional life as a financial investment adviser, I have to thank my client/friends who have themselves firmly expressed and shown me over these many years, that the optimal way for me to personally serve in my professional capacity as financial adviser, is by knowing what makes you tick; what brings you meaning; and what, for you, is a life well lived.

Most of you I imagine are accustomed to the standard investment services offered by your bank or stockbroker. You probably think of a financial adviser as someone who looks over your assets; asks you a few questions about your long range goals and your risk tolerance and shows you 2 or 3 investment packages that he/she advises, and from which you select the package that seems best to you. That's usually about it. Then your money is placed into that portfolio and you receive quarterly reports, and perhaps an annual or biannual review. About it, right?

That is not "about it" when you and I mutually decide to enter into a financial consulting partnership together at Clements Investment Management Inc. I've come to realize that no financial person nor investment company can optimally manage a financial portfolio in the long run if they have not discussed your highest life values; your long range desires; your short range needs and concerns; your immediate *play money* plans and expenditures; and any old patterns or unconscious beliefs that may be keeping you stuck from experiencing your life to it's fullest.

In fact, I consider it my obligation to you that we DO talk about your money *and* your vision; your fears *and* your dreams; your health *and* your wealth; the places where you excel in life *and* the places where you find yourself getting stuck. How on earth can we craft a solid, meaningful and useful financial management tool if we don't really know who you are, where you stand, and where you are headed?

So yes: Clements Investment Management Inc. *is* different from the old static model of patriarchal money management. But yes too: I guarantee you that Clements Investment Management Inc. is fully empowered with the same tools, technologies, protections, and price points as other investment firms. The investment mechanisms and SEC oversights in our industry are uniform in this regard. Few realized this fact.



I absolutely know (and am told over and over by my select client base) that our key difference is what makes *all* the difference! We *want* to know you. We want to really know who you are as well as what you yearn for and where your roadblocks may lie. With this integral foundation, then can we work together to pave the most customized road map possible for successfully placing, managing, reviewing, and enjoying your wealth-building progress at each milestone and vista-point along your route.

So if this is not something you are seeking, please accept and take advantage of these free exercises in this welcome package, and no need to go further.

But: if you are like me, and you are in this life to exercise your mastery of the journey while growing your capacity for enjoyment of life along the way... then let's get started.

I look forward to co-creating your road map, and to our growing connection in all areas of this financial advisory partnership and life journey.

## **Mattawe P. Clements, RIA**

Clements Investment Management, Inc.

### Enclosures:

ENGAGEMENT COMMITMENTS  
RESOURCES

HOME PREP WORKSHEETS (separate attachments)

#### I. Financial Snapshot

- [Personal Information Sheet](#)
- [Current I/E Snapshot](#)
- [Other Financial Commitments and Considerations](#)
- [Notes](#)

#### II. Taking Stock in You

- [My Life Balance Wellness Wheel](#)
- [A Successful Life Is...](#)
- [My Belief Biases & Roadblocks](#)
- [Current Dreams & My Ideal Day](#)



## **ENGAGEMENT COMMITMENTS**

Here are the engagement expectations and commitments you can count on in your tenure with Clements Investment Management Inc., as well as those we will expect and hold you to in this financial trust and strategic partnership.

### **CLEMENTS INVESTMENT MANAGEMENT, INC. TERMS AND PROMISE:**

- Complete Confidentiality
- Clear Communication and Transparency at all Times
- Competitive Comprehensive Offerings & Pricing
- Comprehensive, Integrated and Personalized “Financial GPS System”
- Code of Ethics: RIA requires Highest Fiduciary Standards as your CPA / Attorney
- Compassionate & Informed Counsel and Connection

### **CLIENT (YOUR) COMMITMENT and AGREEMENT:**

- Complete and Accurate Information
- Open and Honest Communication
- Agreeable to Annual (at Minimum) Review
- Forthright with Questions and Changing Circumstances
- Committed to an Engaged Personalized Working Partnership
- Willing to Expand and Discover New Personal Growth Horizons

## RESOURCES

Website: [www.ClementsInvestmentManagement.com](http://www.ClementsInvestmentManagement.com)

**Join Us On FaceBook:** <https://www.facebook.com/ClementsInvestmentManagement>

### Articles:

- **[Financial Freedom and the Art of Bonsai](http://clementsinvestmentmanagement.com/midlife-financial-choices/)** - <http://clementsinvestmentmanagement.com/midlife-financial-choices/>
- **[Midlife Crossroads & Financial Choices](http://clementsinvestmentmanagement.com/midlife-financial-choices/)** - <http://clementsinvestmentmanagement.com/midlife-financial-choices/>

### A Few Book Recommendations

- **The Money Code**, by Joe Duran
- **Get Wise to your Advisor**, by Steven D. Lockshin
- **What You Say When You Talk to Yourself** by Dr. Shad Helmstetter
- **[More...](http://clementsinvestmentmanagement.com/recommended/)** <http://clementsinvestmentmanagement.com/recommended/>

