

# White Lighthouse Investment Management



## Corporate Financial Planning Programs



**WHITE LIGHTHOUSE**  
INVESTMENT MANAGEMENT  
[www.white-lighthouse.com](http://www.white-lighthouse.com)



# Program Goals

- Offer employees personal financial advisory services
- Customize program to company's requirements
- Clarify roles and responsibilities of employee and employer
- Prepare employees to take command of their financial futures – with confidence
- Ensure employees are on track to having enough money and proper expectations to meet retirement goals



# White Lighthouse - Advantages

- Independent Advice – We don't sell products
- Comprehensive Financial Planning for Individuals & Families
- Global Experience – Clients on 5 continents – specialized in working with expatriates
- Experience – Currently Teaching Personal Finance at IMD
- Customization – Program components will be tailored to company's needs and benefit program(s)

# Custom Program Development

A 5 Step Process



- 1. Discover** Organization's Needs
- 2. Examine** goals and alternatives
- 3. Select** appropriate topics
- 4. Implement** training program
- 5. Monitor and Measure** results



# 1. Discover Organization's Needs

- Initial Meeting to define needs scope and content for sponsoring organization
- Define Additional Information needed: E.g. company pension scheme, benefits package(s), HR policy etc.

## 2. Examine goals and alternatives



- Organization's goals are translated into clear deliverable for participants.
- Establish alternative program components, length and timing.
- Review available course content



# 3. Select Program Components

- Select Program Components
- Customize components as necessary
- See Standard Components 1-12 and Sample 1 and 2 say programs.



# Program Components

## 1. Establishing Personal Goals

- Sets framework for definition of personal financial goals
- Short and Long Term
- Savings
- Investing
- Major Purchase / Expenditure
- Debt
- **Deliverable** – Personal Goals Defined

## 2. Risk Profiling

- Definition of Risk
- Risk and Reward
- Risk in Investing & not Investing
- Diversification
- Deliverable: Personal Risk Profile



# Program Components continued

## 3. Investing Fundamentals

- Investment Products
- Investment Styles
- Diversification
- Asset Allocation
- Asset Classes
- Deliverable: Basic Asset Class Guidelines\*

\*Prerequisite: Risk Profiling

## 4. Retirement Planning

- Establish retirement income goal
- Time Frames
- Taxes
- Individual – Company – Govt
- Investment Assumptions
- Deliverable – Estimated Monthly Savings Requirement

# Program Components continued



## 5. Estate Planning Fundamentals

- Will
- Dying without a Will
- Preparing Survivors
- Location of Valuables
- Health Care Power of Attorney
- Deliverable: Estate Planning Organizer

## 6. Becoming a Saavy Consumer

- Understanding Conflicts of Interest
- How is your advisor paid.
- How is your advisor really paid.
- What to expect
- The Investment Policy Statement
- Deliverable: List of Questions to ask your Financial Advisor(s)



# Program Components continued

## 7. Investing & Tax Planning

- Income tax
- Capital Gains Tax
- Gift Tax
- Estate Tax
- Before and after Tax implications of retirement savings

Deliverable: Tax checklist in investing strategy

## 8. Investing – Evaluating Investments

- Investment Fund Evaluation
- Key Variables
- Sources of Data
- Screening
- Weighted Factor Model
- Deliverable – Methodology for screening investments



# Program Components continued

## 9. Establishing Non-Financial Goals

- Sets framework for definition of personal goals –
- Write your own obituary
- Family and Heirs
- Balancing Priorities
- Career Transitions
- Health and Well Being
- Role of Money
- **Deliverable** – Personal Goals Defined, Personal Mission Statement

## 10. Financial Planning & Children

- Educating children on financial planning topics
- Saving, Spending, Investing, Charity
- Deliverable: Book recommendations & 8 step process for the Financially Intelligent Parent



# Program Components continued

## 11. Planning Misc.

- Insurance and Financial Planning
  - Disability
  - Long Term Care
  - Personal Liability
- Government Benefits
- Deliverable: Life Insurance Needs Calculator

## 12. Planning & the US Expat

- Credit
- US Taxes
- Estate Planning
  
- Deliverable: Resource guide for American Expatriates

# My Financial Future

January 21, 2008

Program Director: Jonathan Lachowitz

## Sample 1 day Program



**Monday, Jan 21**

08:30

**Establishing Personal Financial Goals**

10:00

**Break**

10:30

**Retirement Planning – What’s My  
Number?**

12:00

**LUNCH**

13:30

**Risk – What’s My Profile?**

15:00

**Break**

15:30

**Investing Fundamentals**

17:00

**Questions**



# My Financial Future

January 21-22, 2008

Program Director: Jonathan Lachowitz

## Sample 2 day Program



	Monday, Jan 21	
08:30	Establishing Personal Financial Goals	Becoming a Savvy Consumer of Financial Services
10:00	Break	Break
10:30	Retirement Planning – What’s My Number?	Estate Planning Fundamentals
12:00	LUNCH	LUNCH
13:30	Risk – What’s My Profile?	Investing II – Evaluating Investment Products
15:00	Break	Break
15:30	Investing Fundamentals	Personal Financial Action Plan
17:00	Questions	Questions



# Individual Time

- In addition to group programs, individual time can be scheduled with employees in order to answer their individual / personal financial questions and to assist in preparing their personal financial plan.
- Company Hotline can be established for employee questions



# 4. Implementation

- Programs Scheduled
- Content Customized
- Course Delivered on-site



# 5. Monitor and Measure

- Each session is evaluated by participants
- Program fine tuning based on feedback
- Report of feedback for HR and Management

# White Lighthouse Investment Management



- Thank you for your consideration!
- Contact Details: Jonathan Lachowitz
  - Phone: +41 22 548 1431
  - E:mail: [info@white-lighthouse.com](mailto:info@white-lighthouse.com)
  - Web site: [www.white-lighthosue.com](http://www.white-lighthosue.com)