



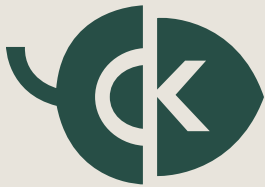
Colman | Knight

Integral Wealth Advisory Services

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A Guide to Our Services  
and How We Serve

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## About Colman Knight

The Colman Knight Advisory Group, LLC is one of the country's leading independent wealth advisory firms. In our 25+ years as a firm, we've honed our innovative, holistic approach to wealth, we offer a unique, customized experience you can trust. Colman Knight is a leader in innovative financial planning, serving successful individuals, families, and firms with unparalleled care and dedication.

We understand that wealth is more than money — and financial success involves much more than numbers. Our integral, comprehensive approach to wealth advising addresses the whole picture of your life: who you are, what you care about, and what you most want. We partner with our clients, considering your financial, familial, social, and legacy goals. We recognize that the essence of a wealthy life isn't only about financial achievement — it's about navigating complex or confusing structures, transitions and goals in a way that aligns with your unique values and passions. We support our clients in creating prosperous and meaningful lives.

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As you make a decision regarding who you want to hire as professional support, please consider these matters.

## Our Clients

Based on our unique blend of expertise and unwavering commitment in the financial, legal, tax, wealth coaching, and personal growth realms, our planning firm is one of the best and most innovative in the country. However, we realize that the Colman Knight experience is not right for everyone. Integral Wealth planning works best with people who possess a willingness to learn, grow and take action, particularly when there is a gap between where they are now and where they want to be.

# Shared Values & Beliefs

CK works most effectively with people who share some or all of the following values and beliefs.

## For Yourself:

- Desire to live a more meaningful life.
- Willingness to make a shift in behavior if it furthers your mission and goals.
- Openness to learning at every step of the journey.
- Desire to be conscious about how you spend and allocate your resources.
- Recognition that goals are achieved by making small changes consistently over time.
- Realistic investment objectives that are aligned with your life goals.
- Desire to organize your financial life, and a plan which employs your unique sources of wealth to create results in line with your goals.
- Recognition that building wealth typically takes time, discipline and understanding.
- Recognition of realistic investment returns offered by financial markets, accepting that there is no guaranteed way to consistently “beat the market.”

## With Colman Knight:

- An open mind and a willingness to engage in conversations about your values that drive your life mission and goals.
- Willingness to clearly communicate all of your expectations.
- Willingness to see CK as a unique source of wisdom, information and guidance, to elegantly support your personal and/or business life.
- Recognition that we don’t have all the answers, and that integral wealth planning, like life, is art and science.
- Commitment to our unique CK process, as defined in this guide to our services.
- Willingness to delegate some financial tasks you currently perform to CK, enabling freedom for you to pursue more rewarding activities.

# Integral Wealth Planning

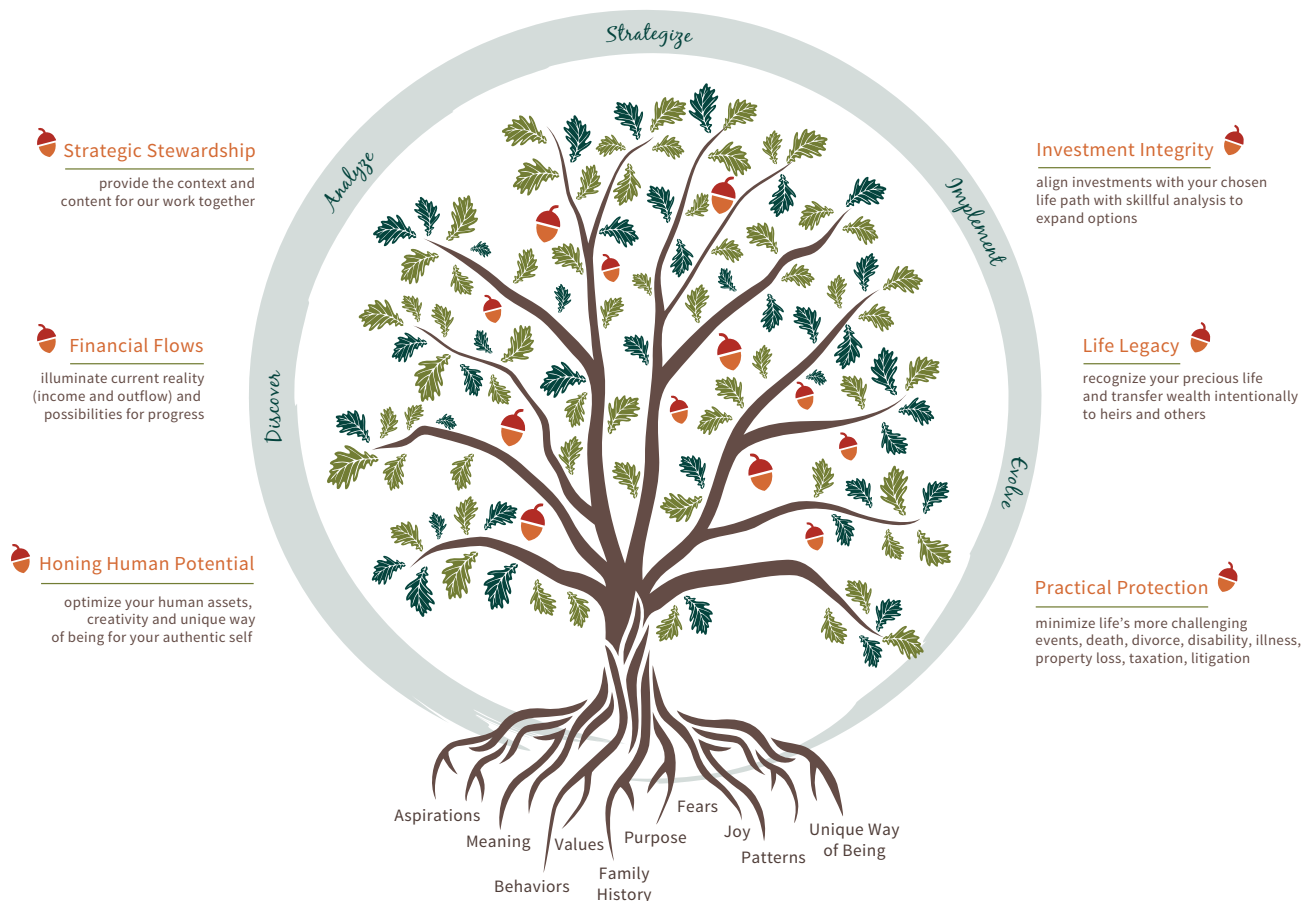
Our process for delivering services is depicted in the “umbrella container” surrounding the Oak Tree below. The activities of discover, analyze, strategize, implement and evolve are not static but dynamic and fluid – a continuous applied energy from beginning to end and when the situation warrants.

At the roots of the Oak Tree are your Living Legacy, these are your unique values, beliefs, patterns and ways of being that directly influence the seasons of your life and how you manifest your personal and financial well-being. Our intention is to illuminate your unique way of being so that your branches and blossoms flourish - aligned with you.

The branches of the Oak Tree reflect some or all of our service areas that matter to you.

## Integral Wealth Journey

Through the Seasons of Your Life



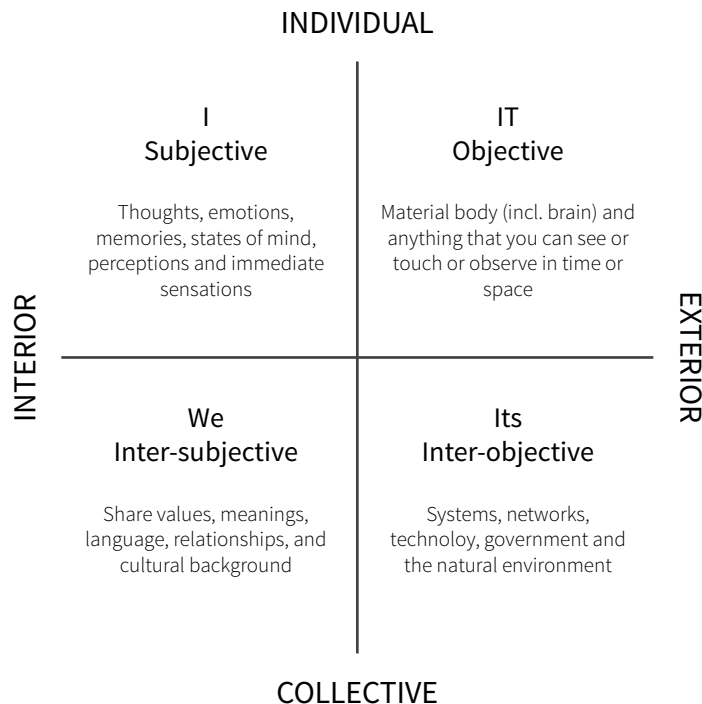
# Integral Wealth Explained

Our Integral Wealth approach stems from a developmental framework called AQAL which was originally developed by Ken Wilber and is trademarked by the Integral Institute. Integral Wealth ensures that you are utilizing the full range of resources, both external and internal, for any situation to maximize the likelihood for success.

Exploring wealth and money from an integral perspective means that your experience includes attention and intention from multiple lenses, one of which is called quadrants. These quadrants reflect four orientations referred to as I, We, It, and Its.

The first two quadrants (I, We) delve into the invisible or interior realms such as your internal relationship to money and how you relate to others on the subject of money. This includes your feelings, beliefs and thoughts about money. Understanding this interior dimension is vital, because it directly impacts your view and choices and thus how your resources materialize in the world. How you relate to others regarding money impacts all of your decisions.

The second two quadrants, (It, Its) are the exterior or visible dimensions of your actual resources in the world, in the form of investments, legacy plans, asset protection, philanthropy, tax planning, and money flow. These are connected to the systems and processes and laws guiding each subject.



# Integral Wealth Services

Colman Knight Advisory Group offers comprehensive, customized wealth advisement services for individuals, families, and businesses. We're equipped to attend to the inner and exterior facets of wealth, all within one firm. We'll customize and dynamically steer a clear path towards your specific needs. Our comprehensive services include:

## Strategic Stewardship

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provides the context for our work together

- Discovery of Goals and Objectives
- Transition Planning
- Education & Development
- Deep listening and application

## Practical Protection

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minimize life's more challenging events, death, disability, illness, litigation

- Risk Management
- Asset protection
- Survivor Income & Stability

## Investment Integrity

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align investments with your chosen life path, skilful analysis expanding options

- Investment Policy
- Strategy
- Implementation
- Monitoring

## Life Legacy

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recognize a life well lived by conscious wealth transfer decisions to heirs and others

- Estate Planning
- Ethical Wills
- End of Life Awareness

## Honing Human Potential

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optimize your human assets, creativity and unique way of being for your authentic self

- Career Planning
- Philanthropic Planning
- Creative Expression

## Financial Flows

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analysis reflecting current reality (income and outflow) and possibilities for progress

- Cash flow
- Financial Statements
- Scenario Planning
- Tax Planning

# Supplemental Services

**Tax Preparation** Our ability to offer this service provides the unique opportunity to seamlessly integrate tax planning and preparation. We analyze the tax situation holistically to ensure applicable deductions are maximized, so the tax burden is minimized. We prepare individual income tax returns, and we have extensive experience with businesses, estates and trusts.

**Estate Document Preparation** by using a systematic approach of organizing your personal and financial affairs, we align your intentions and legal documents in order to deal with the possibility of mental incapacity and certain death. This service covers the spectrum from customary estate planning documents such as power of attorney, health care directive and wills to various types of trusts, should you benefit from and require the added complexity.

**Wealth and Integral Coaching** is a unique and valuable offering for those who are committed to personal and professional development. We practice coaching through one-on-one sessions that address a specific issue or potential presently creating a barrier between where you are and where you want to be. Coaching is offered through committed and scheduled sessions and covers the areas of importance to you as defined in the coaching engagement. Integral coaching is a unique methodology that creates sustainable (embodied) development in areas that matter most to you. Coaching complements the financial planning process.

**Business Consulting** services are provided for business owners. A clear focus on your business examines how to maximize your business so that it benefits you on a personal and financial level, and connects those achievements to your lifelong personal goals. We foster desired results through effective business planning, efficient company operations, and capable organizational structure. In depth analysis, consultation, accountability, review, and ultimately results are our purpose. Our approach is to act as a member of your Board of Advisors, officially or informally.

*When it is not possible for our team to handle a specific situation, then (with your approval) we will seek outside professionals. We subsequently monitor the relationship to ensure that the service performed on your behalf is of the highest standards.*



# Client Perspective

As a client of Colman Knight, our mission is to partner with you along your life journey, maximizing your unique sources of wealth, enabling you to live a prosperous and meaningful life. Our practices serve as a catalyst for real wealth. Real wealth means that our clients appreciate themselves and their path to prosperity, vibrant health, and living in their unique genius.

*An integral approach* looks at wealth in relation to every aspect of a client's life: health, retirement, income taxes, investment management, risk management, and well-being. Being integrally informed and committed, CK assists clients with the whole picture, not just limited parts.

To further illustrate this point, let's review some definitions of more common financial advisory roles for individuals. A stock broker buys and sells securities based on a client's request. The needs of the client are viewed in relation to how much cash the client requests from the account each year and what is the best risk-to-reward ratio for achieving gains. Brokers receive commissions based on how many trades they make, and some products may involve a larger commission than others. Brokers are not held to a fiduciary standard, i.e. they're not required to keep their clients' best interest in mind. They are required to maintain what is considered an appropriate risk for the client and their first loyalty is to their brokerage firm.

A money manager, or portfolio manager, receives compensation based on managing a portfolio of investments. Usually the compensation is based upon meeting certain target returns such as how well the portfolio performs in relation to a particular index. There is an incentive and a duty to help the client grow his/her portfolio. Whether the growth goals are correct for the client is secondary to meeting the targets by which the manager is compensated.

Third, insurance agents are compensated by selling insurance (a commission), and in cases where they manage assets, they usually charge a fee as a percentage of assets under management. Once again the standard of care is not a fiduciary standard where the client's interest comes first. The actual standard is often governed by state laws because insurance products are exempt from federal regulation. Insurance agents who sell securities are regulated by either state security agencies or the Securities and Exchange Commission depending upon the size of the insurance agent's firm. They sell insurance products from the organization(s) they are affiliated with, which may not be the best product for the client's needs, and for retirement planning, they are biased toward annuities which are insurance products.

A wealth manager or financial advisor looks at four important interrelated components of wealth in addition to investments: risk management (insurance), taxes, estate planning, and retirement. A wealth manager ensures that all of the components are in balance, e.g. not maximizing investments while having inadequate insurance coverage, or vice versa. Compensation is most frequently calculated as a percentage of assets under management, and in some instances, commissions are also received from product sales.

So how is CK different from the described wealth manager? We take into account all aspects of life that financial wealth touches, not simply setting up goals to fund retirement, education planning and some vacations. ***While a good wealth manager might explore goals before devising a financial plan, we take into account how finances impact a client’s whole life. Aspects such as health, well-being, free time, and family relations are a part of the framework of integral wealth.***

## We pay attention to how a client’s wealth furthers well-being.

Well-being is having sufficient funds to be independent, and it also is about enjoying leisure time to develop and sustain meaningful relationships with family, friends and colleagues. Well-being includes making a difference in the world, and maintaining good health or funding the support needed to shore up deficiencies in health such as a long term care policy. Well-being includes the areas of a client’s unique life that matter to him or her or them. While many areas are similar, some areas are impeccably unique that only a firm holding our perspective and intention can fully meet the situation and the client.



# Core Beliefs, Philosophies, and Expectations

Regarding people, money and wealth, at CK, we believe that:

- **life is precious.** Spending time doing what you love, what is rewarding and what is inspiring, is part of our work with you.
- **money is “the means, not the end”.** While money can assist the achievement of your goals, often there are other ways to achieve these goals, which may have little to do with personal finance; instead, they are related to astute and conscious choices.
- **everyone has unique abilities,** and we utilize the unique ability concept to broaden client perspective, self-awareness and life pursuits.
- **long-term investing is preferred over chasing short-term gains.** We do not “time” the market: moving investments in and out of the markets trying to capture gains from market volatility.
- **if time horizons are greater than three years, some market volatility is an acceptable risk.** For financial needs less than three years, investing in ways to reduce risk, such as holding resources in cash or varying short-term instruments is preferred.
- **portfolio diversification is beneficial.** A portfolio composed of several asset classes and all industry sectors will experience fewer price movements and volatility than concentrated positions - even though, a more diversified portfolio will inevitably hold market losses at any given time.
- **many of our clients have the intellectual ability to invest without us,** despite our experience and credentials. Yet our investment services are valuable because we eliminate emotional decisions; we simplify financial matters; we effectively manage the details to maintain and monitor your investment portfolio; and most importantly; we ensure your investment strategy remains aligned with your life goals.
- **open and honest communication is essential** for a healthy partnership.
- **“Truly Fee Only” means Fee Only.** Our compensation model provides the structure for you to receive unbiased, objective and unique advice. Other compensation models, including AUM “assets under management” may encourage advisors to grow or maintain investment assets in preference to using resources to reduce debt or provide sufficient insurance coverage.
- **relationships are meant to be filled with joy, vitality, meaning, and passion.** Working with us can open pathways for other relationships in your life to experience the same results.

# Somatic Finance™

Somatic Finance™ is a new field of study, a practice and a methodology for connecting the brilliance of the mind with the integrity of one's center, through the compassion of the heart. Until we fully embody presence and allow money to be an integral part of our development, we are restricting our full creative expression. Somatic Finance™ calls us to embody our whole way of being, including all of the money experiences—past and present—that prevent us from fully engaging in life.



Some of the tools we utilize at Colman Knight are MoneyMoves® Cards, MoneyMoves® Quest, and customized processes including deep conversation, interior and exterior financial application, cultivating results and sustaining evolution. At all times you can be confident that Somatic Finance is embedded in our service.

Most basically, Somatic Finance™ means: including the body, as well as the mind, in all matters of finance. Somatic is derived from the Greek word Soma, which denotes relating to the body. Somatic indicates an association to the human body, as distinct from the mind. As an alternative to the predominant mode of operating primarily (if not solely) from the head when dealing with money matters, Somatic Finance™ calls us to open to the wisdom which each of us already carry in our body.

When we are able to open to the wisdom, which is held in the body, and to more of who we really are, we see more. We experience more. We grow more. We make better choices. It is that simple.

Body intelligence ranges from tightly closed to vastly open. Most of us are somewhere in the middle on this continuum. Movement on the continuum in one direction or another (towards opening or closing) depends upon our ability to live curiously, master the art of wonder, and be willing to grow. If you are not practicing curiosity, wonder and growth, most likely you are moving toward a closed state. We do not stay still – we are always, always, always, moving one way or the other. If we are open, we gain access to body wisdom. If we are closed, we are missing a source of priceless intelligence.

Let us emphasize Somatic finance™ does not negate the mind, nor its capacity for intelligence and reason, particularly in the realm of finance. Rather, this approach calls our attention toward the body as a whole, as a source of intelligence, intuition and insight. More specifically, we look to three major areas of the body: the head, the heart and the belly. Each of these areas warrants a full articulation, understanding, and practice; these body centers are the locations of deeper meaning and insight.

# Frequently Asked Questions

## What do you charge for your services?

Our services are offered for a fixed fee at the onset of our engagement for a particular retainer period. This period usually ranges between six and nine months. After our initial engagement, clients transition to our Evolution phase and annual retainers. Our fees are paid on an annual or quarterly basis for the period of engagement. Fees range depending upon the complexity of your situation and the depth and breadth services you require and desire. Our minimum fee for an initial engagement is \$4,000. Periodically fees may change (increase or decrease); always you are given advance notice when it happens.

## How do we and you prepare for meetings?

Sometimes we prepare a formal agenda with your contributions prior to the meeting. In other situations, we build the agenda together in present time. In preparation for a meeting, please come with your questions and any matters of your life in which you would like to make further progress. Where specific actions are needed, please bring any paperwork that needs attention. Our meetings are structured and focused when we attend to Strategies and Implementation. In Discovery and Evolution of Results, the environment is open to engage in deeper dialogue. We encourage your open and honest feedback about your life, present and future. Please, ask the question “How can Colman Knight support me to the fullest at this time?”

## Where are my investments held?

To allow us to serve you best and most effectively, your investment assets are held at firms where we maintain an advisory relationship. These include Fidelity Institutional Brokerage or TD Ameritrade Institutional. Our institutional relationship opens real time access to your accounts, perform automatic downloads to our portfolio management software, and complete trades on your behalf. You also receive preferential pricing on trades and mutual fund expenses due to our ability to aggregate all client accounts, granting us access to the institutional platform. Most retail investors do not have these benefits. In the event you have a long-term excellent relationship with another firm, we are skillful collaborators, if that is your desire and it is to your benefit. Collaborative relationships may require manual data entry to maintain your cost basis and current positions, and therefore may impact our fees. When we act in an advocacy advisory role to ensure your resources meet your objectives, we collaborate with your chosen money managers.

# Frequently Asked Questions

## How do we respond to inquiries?

We endeavor to respond to your inquiries within 48 hours. In urgent situations, expect a response within a day. During busier periods, our response time may be longer. However, we always will get back to you. If you experience a delay, please contact us again, as technical matters may prevent communication and it is possible we never received your inquiry. Members of our group may be contacted at any time by telephone at 978-371-2015, fax at 978-369-1504, and/or via email.

## Is there a way to make others aware of CK's Integral Wealth Planning services?

Our organization works primarily through referrals from our existing clientele. If your planning experience with us supports your financial well-being and happiness, we thank you for sharing your experience with others. Colman Knight is willing to speak to anyone interested in our services.

# Getting Started

Colman Knight begins every relationship with a proposal for an initial engagement. We prepare your proposal after understanding your unique desires and objectives, and reviewing your completed Integral Wealth Questionnaire. Please visit our website, [colmanknight.com/resources](http://colmanknight.com/resources) to access a fillable form questionnaire. Upon your review and acceptance of our proposal, you receive a welcome packet (agreements, engagement standards, preferred payment method) that formally begins our Integral Wealth Journey.

## What's the next step?

Please complete the [Integral Wealth Questionnaire](#), if you have not done so already. This information, along with our conversations about your unique desires and objectives, enables us to prepare a proposal for an initial engagement with us for you to review. Upon your review and acceptance, we begin our integral wealth journey together.



# Contact Our Team

Contact us with your questions or to request an introductory meeting to start the process.

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Our offices are filled with devoted members, not founders and employees. Everyone on our team is personally dedicated to integral well-being, financial maturity, and utmost integrity.

Our founders, Gayle and Rich Colman, are nationally recognized innovators in the field of Integral Finance. They continually cultivate public money awareness through speaking engagements and seminars, and seek to elevate the Financial Planning profession and the field of Wealth Management. Their unique combination of practical expertise and grounded insight makes CK an unusually robust firm.

Because of our holocratic organization principles, clients often work with every member of our team over time. Our systems promote dynamic steering through complex, changing conditions. We each have specialized areas of expertise, and Colman Knight's unique structure allows our clients direct access with the team member best equipped to meet their needs at any given time.



