Our clients are up to something big. They are interested in making a difference – for themselves, their families and their communities.
Whether earned or inherited, your wealth carries significant responsibilities. It creates opportunities for yourself, your family and your community – allowing you to make a real difference. It also creates challenge and risk – as poor decisions or incomplete planning can have serious consequences for your long-term goals.

Our Wealth Management process is designed to help you clearly discern your core values and then to put them into action. The result of our work together is clarity, alignment and a sense of purpose that allows you to live fully in the service of those values. We listen carefully, engage in a collaborative discussion of options, provide competent, well-researched personal and financial advice, and support you in moving your plan forward.
People are rarely aware of all of their most important goals – financial or otherwise. We partner with you to make sure yours are clearly identified.
What is Wealth Management?

Wealth Management is our highly individualized process that invites you to make prudent financial and investment decisions, enabling you to plan for the key financial milestones in your life and the lives of your loved ones. Since 1985, Johnson Lyman Wealth Advisors has been refining our approach to Wealth Management, which integrates strategic financial planning, investment management and plan implementation. A strategic financial plan is foundational to creating the life you want, and we bring knowledge, experience, and creativity to that process.
Our Commitment to Your Success

At Johnson Lyman Wealth Advisors, we are committed to your success. First and foremost, this means carefully listening to understand the values, principles and desires that you hold most dear. Our entire collaborative planning process is designed around this important tenet. After we listen and understand, our commitment is to help you create that vision.

Our Wealth Management service is tailored to how you’d like to work. You can choose an active, collaborative engagement, or set policy and let us drive.
We work with you to complete a strategic financial analysis that assesses your ability to accomplish your long-term personal, professional and financial goals. This analysis takes into account many things, including your financial resources, projected income streams such as Social Security and pension plans, anticipated capital market rates of return and projected inflation. We are then able to suggest how much you might reasonably choose to spend, gift to family or charities, invest in your community, or use to pursue other important goals.

This analysis also provides a valuable context in which to evaluate important financial issues such as taxes, insurance, investment strategy, retirement, children’s education, charitable giving, and estate and legacy planning.

We believe that financial planning is a continuous, dynamic process that addresses all of your financial concerns – in both an ongoing process and when major changes occur in your life.
Aligning Your Values and Goals

Our process begins with an initial Goals Clarification Meeting where we listen for your most important values. Our commitment is to help you discern how you can best express those values in your life. After we understand you as a person, we help create and refine your personal, professional and financial goals – focusing on how to align them with your expressed principles. This discernment framework forms the foundation of our strategic planning process.

Creating Your Plan

We then present a draft strategic plan that is consistent with our understanding of your intentions in our second session, the Presentation Meeting. Your strategic financial plan addresses all aspects of your financial life – including life independence, support for children and grandchildren, investments, taxes, risk management, and charitable and legacy pursuits. Your plan is supported by financial modeling and investment policy recommendations and outlines a comprehensive course of action, described in your written Plan Executive Summary.

Subsequent Planning Meetings (typically two per year and more in your first year) allow us to refine your plan as your life unfolds. Your Plan Executive Summary is the living document that provides written expression of your values, goals, and the status of your action plan.
We have refined our financial planning process over the years to create great results. This process makes sure your values are translated into decisions - and those decisions are implemented.

Creating a Framework for Action
A key difference in our Wealth Management process is the ongoing support we offer to you in implementing your plan. This framework of support is deeply integrated into our process with commitments documented in your Plan Executive Summary. After many years of building success with our clients, we’ve discovered that this type of support allows them to powerfully move forward and create new possibility in their lives.

Coordinating Your Other Professional Advisors
We take responsibility for the successful collaboration among your professional advisory team, including your tax, insurance and estate planning professionals. When appropriate, we communicate proactively with your other advisors on important planning issues, facilitating collaboration and inviting each to contribute the best of their individual expertise. In addition, we identify other professionals who might appropriately participate on your team.
When you become our client, you will work with a Wealth Management team comprised of two CERTIFIED FINANCIAL PLANNER™ professionals who will partner with you over time to create and realize your goals. Although you will work directly with your own personal team, the advice they present will draw on the combined knowledge and professional expertise of everyone at the firm. When your team presents a particular proposal, you know that it has been thoroughly researched and discussed.

Consistently working with the same team means that your financial decisions will be made and your concerns will be addressed in a timely manner and within the context of your personal situation. We promise to be easily accessible, and to communicate with you consistently and truthfully no matter the current state of your financial situation or the state of the securities markets.
We help you to understand the capital markets and to use that knowledge in a disciplined way to build a diversified investment strategy that is appropriate for you, builds or preserves wealth, and reduces the risk of loss.
Investment Policy: A Measured Approach to Risk

For many of our clients, investment risk is not a necessity, but a preference. Our role is to provide confidence and clarity through education and the development of a clearly articulated investment policy. This allows you to be informed, deliberate, and intentional when leveraging the relationship between risk and return.

Regardless of whether risk is a preference or a requirement, client portfolios are often designed to meet long-term investment objectives. When this is the case, Johnson Lyman Wealth Advisors favors significant growth-oriented weightings. History and the logic of capital market behavior support this approach as most suitable for the funding of long-range financial objectives.

Appropriate Diversification

Johnson Lyman Wealth Advisors strives to achieve broad diversification across and within major asset classes in order to reduce the volatility inherent in an investment portfolio. Our portfolios are allocated among stability-oriented Fixed Income and more growth-oriented Equity and Alternative asset classes (the latter providing exposure to real estate, natural resources, commodities, flexible asset allocation and other alternative investment strategies). In addition, each major asset class is itself diversified in order to further reduce systematic risks.

Long-Term Discipline

We believe that no one can consistently make accurate short-term forecasts of the market's direction. An ill-timed decision can more than undo the advantages of remaining committed to growth-oriented investments over the long term. We coach our clients to accept and tolerate sometimes challenging short-term volatility in order to reap the performance advantages inherent in the long-term, disciplined approach that we favor.
Sensitivity to Taxes and Expenses

Taxes are inescapable for our clients and are a significant consideration for many of them. Our advisors are experienced in mitigating negative tax consequences through effective portfolio management. We exercise care in the appropriate placement of investments within taxable and tax-deferred accounts and continually monitor and review portfolios for tax-saving opportunities.

As expenses reduce investment returns for every client and since Johnson Lyman Wealth Advisors has no proprietary financial interest in any strategy or investment product, we select the most appropriate investments for your portfolio – including institutional vehicles that offer among the lowest embedded expense structures.

The Investment Decision Framework

5. Implement with appropriate investment vehicles that minimize costs and taxes.

4. Maximize after-tax returns by optimally locating assets in taxable and tax deferred accounts.

3. Exploit imperfectly correlated asset classes in order to reduce risk and enhance returns.

2. Balance risk and return.

1. Your highest priority goals drive the investment strategy.

Specific investments
Focus on after-tax returns
Diversification through asset allocation
Appropriate mix of growth & defensive assets
Your personal financial goals
Our Focus: Your Best Interests

A high level of trust in your professional advisors is an absolute requirement in any successful Wealth Management engagement. You simply can’t be worried about the competence, professionalism or objectivity of the people with whom you work. You need to know that your advisors will always place your best interests ahead of their own.

At Johnson Lyman Wealth Advisors, one value drives us: doing what is best for you. We provide objective “fee-only” financial planning on a fiduciary basis. Because we accept no commissions or revenue from any other source and have no products to sell, our advice is free of the conflicts that plague many other advisors.

Our fee structure is designed to align our interests with yours. We charge a quarterly retainer that covers our entire Wealth Management process, including the development and ongoing implementation of your plan, coordination of your other professional advisors, and portfolio management for a base level of investment assets. Unlike other advisors, we do not require a minimum level of assets for portfolio management. You may elect to have us manage all or none of your portfolio. If you ask us to manage more than what is included in our base service level, we charge an additional, competitive percentage of the assets above that level.
Values You can Count On

When you become a client of Johnson Lyman Wealth Advisors, you’ll be working with a firm with a well-established set of core values – including integrity, responsibility and a commitment to excellence. You can count on us to be completely honest with you – with our thoughts, words and actions always in alignment. We hold ourselves responsible for creating a great experience and continually strive for excellence in everything that we do.

In gauging our success we choose one measure above all others – knowing that we have made a difference in your life. Our clients often tell us that we have done so.

We look forward to meeting you. You may reach us at 650.494.2733 or learn more at our website: JLwealth.com.

best advice we can provide to you.