iWealth

Your Dreams Become Our Goals

I have been in the financial planning arena for almost 20 years now and can say that I have seen just about everything. Although many in the financial industry do a great job of telling you how to save, where to save, and how to spend, they do a lousy job of telling you what it all means. Most people know they need to save money because it’s what we are taught to do; however, they don’t know how that fits into their goals and their plans. That’s where iWealth comes in, with our new system, **iBuckets**, which will help you attach your money to your long- and short-term goals and track how their funding is progressing.

The idea came about as my wife, Trudi, and I were looking at our goals and our savings, and what we found was astonishing. We had been saving for things such as retirement and college, but we really didn’t have a plan for the other money we were setting aside. We decided to reassess what our goals truly were: retirement, college, second home, “give back” fund, opportunity fund and wedding fund. Then we looked at our savings, which included deferred comp, IRAs, savings and brokerage accounts. Next, we assigned each savings account to the bucket we wanted to fund. Now we were making some progress. We needed to make some calculations to see if we were on track to reach these goals. If not, how much would we have to add to each bucket to make it work?

Although this was a useful exercise for us, it was something even bigger than that. For years I’ve talked to my clients about their goals and buckets, but now, we at iWealth are excited to have built the **iBuckets** process, which we will go through with our clients when we meet to discuss what’s important to them for the future. It doesn’t matter if you're 85 or 40 years old; we all have goals and need to fund them. With **iBuckets** we do just that.

We look forward to walking you down this path. The iBuckets process is for you and your family; it’s not some tip from some Internet site or a pundit telling you what to do. It’s *you* telling us what *you* want. We just help you get there.

Sincerely,

Brad Connors

Brad Connors & the iWealth Team