

***Your Compass to Wealth™***

**Retirement Isn’t a Date. It’s a Strategy.**

**Your Clarity Catalyst™**

*It all starts here.*

**Welcome to Your Compass to Wealth™**

This is not financial advice. Just clarity.

Use our tools to reflect before your next consultation.

Choose any advisor you trust.

We don’t endorse or affiliate.

**How to Use This Packet**

Reflect on your financial habits and goals

Prepare questions for your next professional consultation

This packet does not endorse or affiliate with any firm

Use the tools to organize your thoughts, not to make decisions

**Disclaimer**

**Clear Endeavors LLC does not provide financial advice, investment recommendations, or legal services.** The materials in this packet, including reflection tools, intake sheets, and dashboards, are intended solely for personal organization and retirement readiness. This packet is not affiliated with any financial advisory firm or professional. No compensation is received for referrals. Individuals are encouraged to seek guidance from licensed professionals of their choice. All decisions remain the responsibility of the individual.

**Questions & Answers**

*Note: These answers reflect the structure and purpose of “Your Compass to Wealth™”.*

*They do not constitute advice or endorsement.*

**What exactly is *Your Compass to Wealth™*?**

It’s a non-advisory clarity system. I offer branded dashboards and reflection tools that help individuals organize their thoughts before meeting with a licensed professional. I don’t offer advice - just clarity.

**Are you affiliated with any financial firm or advisor?**

No. This initiative is completely independent. I don’t endorse, partner with, or receive compensation from any financial service. People choose their own advisor. I just help them show up prepared.

**Do you collect or analyze financial data?**

Not at all. My tools are for personal reflection only. I don’t store, interpret, or evaluate any financial information. Everything stays with the individual.

**What’s your end goal with this brand?**

To empower people with clarity before they seek professional advice. I want them to feel confident, organized, and ready to ask better questions. **I’m a clarity catalyst**; not an advisor, planner, or coach.

**What’s in your packet?**

Simple tools that help people reflect on their financial habits, goals, and questions. It’s not advice; it’s preparation. The packet includes a mission statement, disclaimer, intake sheet, and clarity prompts.

**Are you trademarked?**

I’ve drafted a Class 35 trademark filing for *new FINANCIAL YOU™* and *Your Compass to Wealth™*. It covers promotional and organizational services, not financial advice. Everything is structured for compliance.

**How do people find advisors?**

I encourage individuals to choose any licensed professional they trust. If someone asks who I went to, I may mention who consulted my wife and me. I will never promote, endorse, or refer. My role is clarity, not connection.

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**new FINANCIAL YOU™** is a clarity-first initiative powered by Your Compass to Wealth™.

 It offers personal reflection tools to help individuals organize their thoughts before meeting with a financial professional.

Branded tools that spark better questions and confident decisions.

No affiliations. Just clarity.

 **What We Do**

* Provide branded tools for personal reflection and retirement readiness.
* Help individuals organize their thoughts before meeting with a licensed professional.
* Offer non-advisory intake sheets, dashboards, and clarity prompts.
* Promote financial awareness without offering advice or recommendations.
* Maintain strict compliance through disclaimers, independent branding, and Class 35 trademark (non-advisory, organizational tools) scope.

**What We Don’t Do**

* We do not provide financial advice, investment recommendations, or legal services.
* We do not collect, store, or analyze personal financial data.
* We do not endorse, affiliate with, or receive compensation from any financial firm or advisor.
* We do not guide decisions, interpret data, or suggest actions.
* We do not act as coaches, planners, or consultants.

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**Readiness Level**

**Just Curious**

* I want to browse info packet only
* Not ready to meet - just exploring
* Interested in learning more, no urgency

**Open to Conversation**

* I would take a call if it’s low-pressure
* Open to hearing options, not committed
* I want to understand what the consultation involves

**Ready to Meet**

* Actively seeking guidance
* I want to schedule a consultation soon
* I have specific questions about retirement or investments

**Already Planning**

* I have a timeline in mind
* I’m looking forward to deciding within \_\_\_\_\_\_\_ months/years
* I need help organizing accounts or goals

**Urgent / Time-Sensitive**

* I’m facing a retirement deadline
* I need help with a rollover or making a major decision
* I want to meet ASAP

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**Organizer Snapshot**

*Clear Endeavors LLC does not collect or review this information. This tool is for personal use only.*

**Ready to reflect before your consultation?**

Use this page to organize your thoughts, gather paperwork, and prepare questions. Consider pulling statements, summaries, or copies for your own records and future conversations.

No advice. No judgment. Just clarity.

**Retirement Savings**: Account type, provider, balance

**Life Insurance Policies**: Type, provider, coverage amount, beneficiary

**Other Assets**: Type, value, location (home, vehicle, collectibles, etc.)

**Liabilities**: Type, creditor, balance, monthly payment, interest rate, payoff date

**Income Snapshot**: Why: Helps the advisor understand cash flow and budgeting.

Source (e.g., job, pension, rental) Monthly amount

Frequency Tax status (pre/post-tax)

**Monthly Expenses Overview:** Why: Gives context for retirement readiness and lifestyle:

Housing, Utilities, Transportation, Insurance, Groceries, & Discretionary (travel, entertainment, etc.)

**Beneficiary & Estate Notes:** Why: Helps prompt estate planning conversations:

* Will or trust in place? (Yes/No)
* Primary beneficiaries listed?
* Power of attorney assigned.

**Consultation Prep Prompts:** Why: Helps the individual show up with clarity:

* What are your top 3 financial questions?
* What’s your biggest concern about retirement?
* What do you hope to learn from your consultation?

**“What I’ve Already Done”:** Why: Shows initiative and progress:

* Attended a seminar
* Met with a professional
* Created a budget
* Paid off debt
* Started saving/investing