



invst

Live the Life You Want

"The world moves fast. And when the only constant is change, how you adapt to that change determines your success or failure." - Scott Jarred, CEO

Defined Values Drive Success

Reaching your full financial potential comes from forming defined values. For our team, the circumstances are no different. We have core values that are central to our business – central to helping people reach their full financial potential. Our philosophy is built on these core values, some of which hopefully align with yours.

1 First and foremost, we value people.

We're not in this business for ourselves. We're a team whose core passion is to help people, to make one of the most significant differences in your life. Money is stressful – whether you have a lot or a little. Finances are complex. But you deserve to reach your full financial potential, to live the life you want. This is why we make money work for people, for you.

2 Secondly, we value loyalty.

The only place our loyalty lies is with you, our client. Our standing as a Registered Investment Advisory firm places us as a fiduciary to you. It means we're not tied to large institutions, or broker-dealers who command our loyalty to them over you. Our team represents you, your best interests, and works for you alone, no one else.

Third, we value knowledge.

3 It's critical that you work with a team who understands the importance of separating fact from opinion. Our strategies are based on facts, evidence, and time-tested philosophies with proven results. Knowledge is power. We never stop learning – we never stop improving.

4 Fourth, we value efficiency.

Our technology delivers your financial information to you in a faster, more efficient way than you may have ever experienced. Harnessing your information in real-time, in one location, allows you to

capitalize on that collective knowledge. Because of this, you can continuously optimize your current financial position, and make smarter financial decisions

5 Fifth, we value empowerment.

This is your financial life. No one else's. This means you have to be in the driver's seat, you must play the leading role. Your job is to make the critical decisions in your own interest, and to understand what is being done on your behalf. Our job is to help you weigh and measure those decisions – to educate, guide and counsel you toward reaching your full financial potential.

6 Last, but certainly not least, we value an open mind.

Reaching your full financial potential isn't about how much money you have or don't have. It's about whether or not you're willing to cultivate the right mindset that will help you live the life you want. Success isn't prescribed to only a select few, as we all have the same potential. The difference is that successful people understand success takes what it takes – they understand that the way they think about their everyday actions, and choices they make, will either push them forward or weigh them down. We believe that reaching your full financial potential starts with your mindset. Therefore, we give you the tools and resources to cultivate a mindset for success.

20 Critical Questions to Ask Yourself for Reaching Your Full Financial Potential

These questions examine the four crucial areas of your financial life – protection, cash flow, assets and liabilities. For each question, indicate your answer by checking either “Yes” or “No.” Each “Yes” answer you give will add two points to your score. Each “No” answer will subtract two points from your score. At the end of each section, be sure to total your score before moving on.

PROTECTION

+2 -2

- | | | |
|--|------------------------------|-----------------------------|
| 1. Are your assets adequately protected against lawsuits, bodily injury claims, property damage, etc.? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 2. If you suffered a disability, would your income continue for the rest of your life? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 3. In the event of your premature death, would your family be able to maintain their standard of living for the rest of their lives? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 4. Will your assets pass to whom you wish, under your terms and conditions? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 5. Have you identified your Full Economic Value? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

Protection Score: _____

CASH FLOW

+2 -2

- | | | |
|--|------------------------------|-----------------------------|
| 1. Do you have a minimum of six months in liquid cash reserves? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 2. Are you aware of the total amount of commissions, fees and other costs associated with your investment account(s), including your 401(k)? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 3. Do you save 15% of your income annually? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 4. Are you accelerating your mortgage payments? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 5. Do you spend less than you make? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

Cash Flow Score: _____

ASSETS

+2 -2

- | | | |
|--|------------------------------|-----------------------------|
| 1. Do you currently have money invested in the market? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 2. Do you have an investment account that is outside of your 401(k)/IRA? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 3. Do you have an Investment Policy Statement that affirms exactly what you are doing and why, to guide your investing behavior and decisions? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 4. Have you identified your personal risk tolerance? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 5. Do you understand investment theories and what they mean in relation to how markets work? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

Assets Score: _____

LIABILITIES

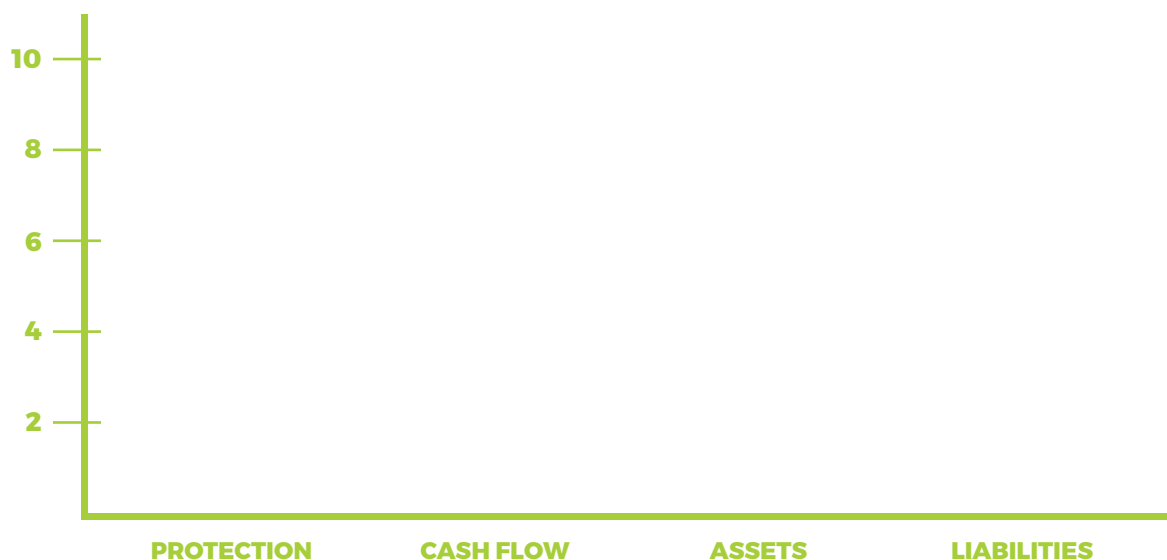
	+2	-2
1. Do you understand the difference between good and bad debt?	Yes ____	No ____
2. Do you pay off your credit cards in full every month?	Yes ____	No ____
3. Does debt (all debt) eat a large portion of your monthly income?	Yes ____	No ____
4. Do you feel stressed each month when you pay your bills?	Yes ____	No ____
5. When making large purchases (besides homes and automobiles) do you pay in cash?	Yes ____	No ____

Liabilities Score: ____

Identify Your Strengths and Weaknesses

Use your scores from each area to fill in the bar graph below. This will show you which areas of your financial life need improvement. These are the threats to reaching your full financial potential. It will also show you which areas of your financial life are strong. These are the strengths you can capitalize on.

Your goal is to have a perfect score (10) in each area of your financial life. This means that you're optimally balanced, and well on your way to cultivating the good habits needed for reaching your full financial potential.



If you don't have a perfect score, that's okay. But you need to start working toward that now, or risk not being able to live the life you want. This is where we can help. **Let's get started today!**

About Invst, LLC

As an independent registered investment advisory firm we offer complete financial life management to help you reach your full financial potential. To help you live the life you want to live. Our job is to educate, guide and counsel you toward that end. Free from the Wall Street BS, we act in your best interest as your fiduciary. Every day, we roll up our sleeves and go to work for you. The advice and solutions we render to our clients are not only at the highest degree of professional standards, but are also the same that we would render to ourselves and our families.

Contact us today to get started!

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DISCLOSURES: Please remember to contact Invst, LLC, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/ revising our previous recommendations and/or services, or if you want to impose, add, or modify any reasonable restrictions to our investment advisory services, or if you wish to direct that Invst, LLC effect any transactions for your account. A copy of our current written disclosure statement discussing our advisory services and fees continues to remain available upon request.