

AWAKE TO WHAT'S CHANGING THE HUMAN SIDE OF WEALTH MANAGEMENT



With the rapid rise in online tools, people have a wide range of options for managing their finances. According to Paul Lemon, CPA/PFS, CFP® and president of Integrated Financial Planning, P.C., there's no substitute for personalized, comprehensive planning.

"Most people," he explained, "find the complexities of wealth management either too overwhelming or too time consuming. They prefer having the guidance of a qual-

Transformation comes from addressing the underlying reasons people struggle with finances. Lemon calls these the soft issues of financial management. "These are the unconscious blocks we all have around money that keep us from changing and going forward in a new way in our lives. I help my clients address those things as they are interested and make real change."

These barriers affect everything from being able to give money their attention rather than their energy, to changing life-

because of those obstacles. "This intimate understanding of our clients and their particular needs is what brings the most value to our relationship," he said.

"A person's greatest asset isn't found on their financial net worth statement," Lemon added. "It's their soulful adaptability. If we just stay awake to what's changing and adapt to it on an annual basis, we are going to be fine."

Being awake, present and humble are mainstays of his practice. This includes being able to see when old rules no longer apply, such as relying too heavily on bond allocation for retirement income now that retirements commonly last decades rather than years.

Lemon manages market volatility by steering clear of mutual funds and hand-selecting individual stocks and bonds. "We are in charge of when we buy and when we sell those investments, and we are not told what to do by the herd," he said, adding that managing emotions is also crucial. "If they stay the course, volatility is not really as big a danger as it can be."

Believing that everyone needs access to financial management tools, Lemon has authored step-by-step self-help books and has taught clients how to self-direct their own plans.

"It's a real honor and privilege to journey with clients through their financial lives," Lemon said emphatically. "I don't take that lightly." ■

INTEGRATING YOUR ASPIRATIONS AND RESOURCES THROUGHOUT LIFE'S JOURNEY

ified advisor with the expertise to bring clarity and individualized attention to the process."

Lemon helps clients distill and navigate information, adding that taking it out of context or only seeing partial information is dangerous. "Information does not necessarily lead to happiness with money." "That takes transformation," he said.

long spending patterns and breaking free of habits learned from our parents. "Even though we might dislike it," Lemon explained, "a lot of times we find ourselves in the same traps."

By knowing his clients' triggers around money and understanding what gets them into trouble in times of stress, he is able to help them avoid being thrown off track



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