



# Accumulator

| noun | ac·cu·mu·la·tor | \ə-'kyü-m(y)ə-,lā-tər\

Financial Advice for the Accumulation Phase of Your Life

If you've been searching for a financial advisor, you've probably noticed that most advisory firms are focused on much older people- and you're right. Accumulators, who are still building their wealth, are often overcharged or even typically by most traditional advisory firms. At Accumulation Wealth Partners, we are different. We believe that not only do Accumulators need advice, but you need a specific, tailored advice for your unique stage of your life.



## Our Philosophy

What if working was optional? Some view retirement as a "permanent weekend" but when retirement is 20 years off, most don't give it much thought. We work with clients to **structure** their current financial situation, **plan** for the future and **live** the life they truly want, right now.



## About Us

We are a financial advice firm. We work with young professionals, newlyweds, new parents, real estate professionals and business owners who desire more leisure time. We strive to "turn your weekdays into weekends." In our minds, financial freedom is just that, and can be obtained at any age.



## Our Process

Living planning differs significantly from retirement planning. Retirement planning starts with many assets while living planning often starts with few or mainly illiquid assets, such as a house, business or a 401k. Therefore, it

should be more focused on efficient optimization of your finances, including tracking your balance sheet & cash flows, planning for long & short term goals, and living life knowing that you have a secure plan in place.



## Utilize Technology

This is more of a disclaimer: if you are afraid of technology, we are not the firm for you. We feel we add the most value through the efficient optimization of your financial life. This entails aggregating your accounts and assets into a household balance sheet that can be easily updated and putting in place a plan to optimize cash flows. All of this is done with technology. For more information, watch the video below:



### Accumulation Wealth Partners- Investor Video

from [Wealth Access](#)

00:44 |



## Blog



### Your Financial Advisor Is A Dinosaur If...

NOVEMBER 6, 2018

Warning: Not all financial advisors are created equal. That's right. You may think you're making a smart financial choice by hiring a financial advisor, but you need to be careful. This isn't quite yet a profession, like law or accounting, due to varying licensing requirements and a smattering of outright shady salespeople (brokers) who highjacked the term "advisor" in the late 1990s and do everything they can politically to hang onto this great "marketing title." As the proper term "broker" suggests, they are just selling stuff, and if there was a clear way to delineate that to the public, I would not be about to go on the following rant. You can look for a firm that is a "Registered Investment Advisor," or RIA, but even that search isn't perfect due to the rise of "Hybrid RIAs," which enable an advisor to switch hats mid-meeting if they want, from investment advisor back to broker. Back in pre-internet 1990, everyone needed a broker to get access to the stock market; today this is a commodity and what people truly need from their "advisors" is advice. The following is a checklist you can use to really see if your "financial advisor" truly has your best interests at heart.



## Why The 30-Year Fixed-Rate Mortgage Is Insane

OCTOBER 29, 2018

There are plenty of things in the financial world that are blindly accepted as universal truths. But that doesn't mean they are right, the best option, or that there aren't other (and better) alternatives. And in the case of the 30-year fixed-rate mortgage, this is definitely the case.



## Human Capital: What Is It And Why Does It Matter?

OCTOBER 20, 2018

Everyone knows what they have in their personal bank account right now (or at least you should). Most people have some general idea

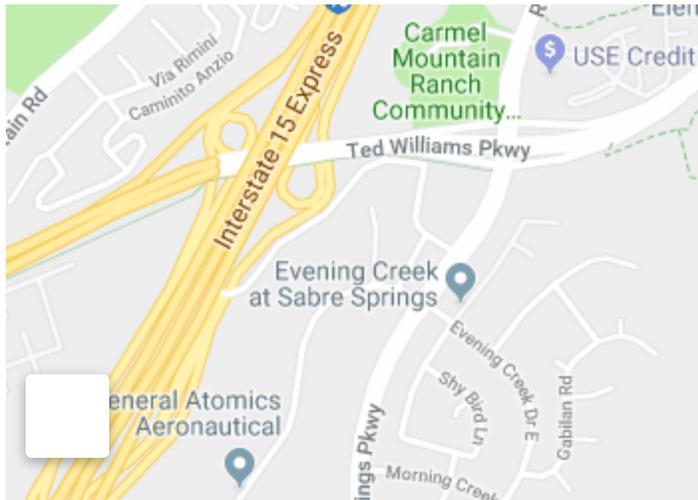
what they currently have in their 401(k) account as well. Maybe you even know approximately how much equity you have in your home. These are all inputs that add up to one's "financial capital" or, more basically, what a person has made and saved over their life up until

overlooked and unmanaged one particular asset on their household balance sheet: HUMAN CAPITAL.

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We would love the opportunity to be your trusted advisor. Get in touch with us today to get started!

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SEND

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