



CENTURA
WEALTH
ADVISORY

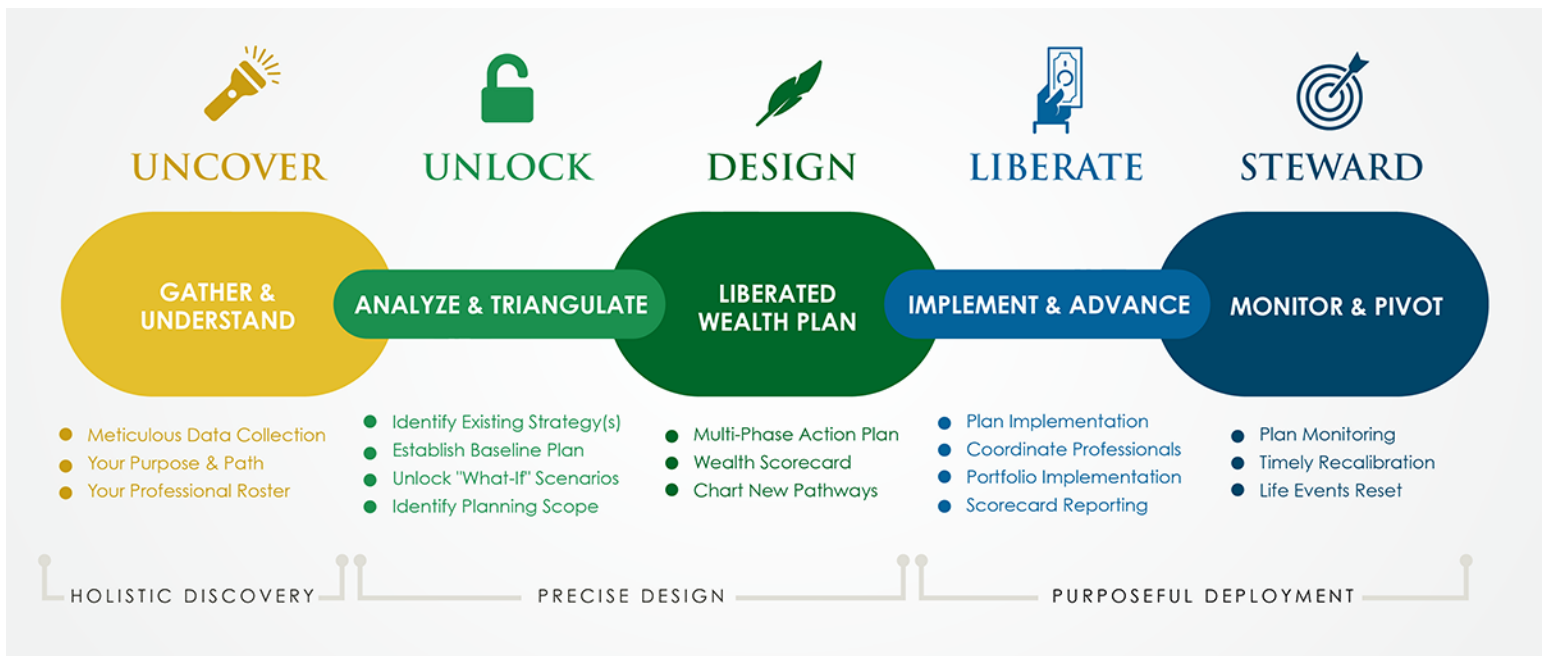
LIBERATE YOUR WEALTH...

With Planning, Precision, and Purpose.



As a wealthy individual, family, or institution, you likely carry the burdens of wealth. This includes its complexities, the responsibilities to do right, and the duty to find efficiencies, reduce risk and protect wealth.

The Liberated WealthSM Process



Our approach is to understand your wealth, identify inefficiencies, design new pathways, then liberate and steward your wealth. We achieve this through our unique and comprehensive process: Uncover, Unlock, Design, Liberate, and Steward. Our passion is to Liberate Your WealthSM - even when you didn't think you needed to.

Why is my wealth not liberated?



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Like anything in life, there are many levels of abilities and dedication. At Centura, we are at the top of our profession. We embrace the detail of your existing financial situation. With innovative planning methods, we unlock your wealth, and find new pathways to change your wealth trajectory.

Our tax planning starts with your existing baseline, and after a comprehensive review, illustrates and synthesizes the complexities of your tax profile into sophisticated options that drive meaningful outcomes for: you, your family/friends, charitable organizations, and reduces your tax burden.

Since real estate is often one of the major components to a families' balance sheet, our expertise in real estate planning is frequently at the forefront of our clients minds and needs.

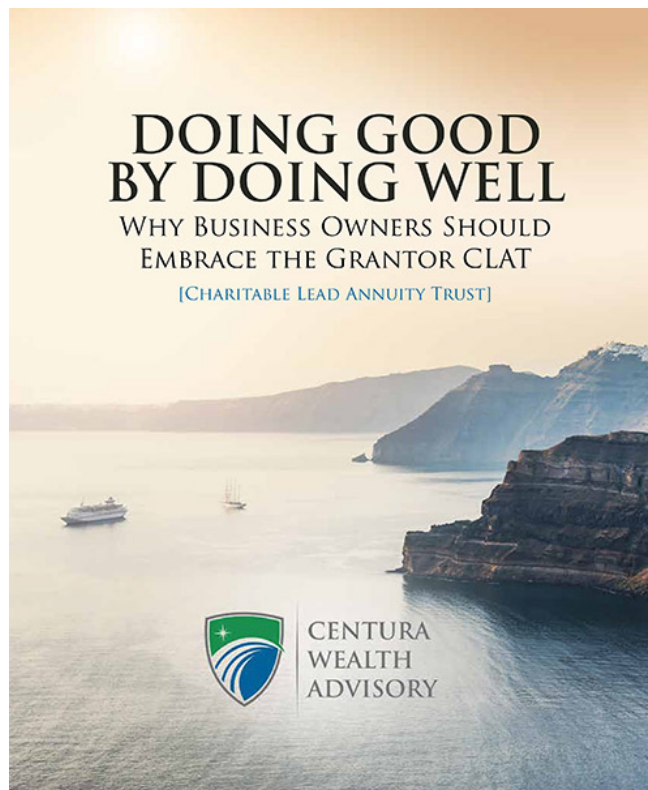
Our [investment philosophy](#) is centered around achieving the best **Absolute Returns** given a range of likely outcomes. We achieve this through passive investment management, and offering a unique set of Alternative investments that can bring Excess Return to your portfolio of holdings.

AREAS OF PLANNING





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How Charitable Business Owners Can Defer & Reduce Taxes Using a G-CLAT.

While interest rates remain relatively low, owners of business interests or high-income producers with charitable motivations should seek to combine their income tax reduction objectives with providing yearly donations to worthwhile causes by using a grantor charitable lead annuity trust (G-CLAT).

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The Liberated Wealth Blog

Capital Market Projections for Asset Allocation and
Portfolio Construction – Part 3 in series

JUNE 11, 2019 • PORTFOLIO CONSTRUCTION



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management process. These projections are used in our financial planning, asset allocation, and portfolio construction processes. The goal of these projections is to maximize the portfolio's expected return for the particular level of risk or minimize the portfolio's risk in pursuit of the targeted rate of return. The quality of these inputs' ties directly to the quality of our process outputs, and in striving to drive positive outcomes for our clients we ensure no detail is overlooked and that they are updated on a regular basis.

Capital Market Projections & Monte Carlo – Part 2 in series

MAY 31, 2019 • INVESTING, RETIREMENT FUNDING, INSIGHTS, FINANCIAL PLANNING, PORTFOLIO CONSTRUCTION

Sophisticated projections are critical to crafting a well-designed financial plan and capital market projections are one of many key inputs that play a vital role in doing that. At Centura Wealth Advisory, we pair forward looking capital market projections with the Monte Carlo Method to estimate: Probability of a client running out of money before their “end of plan” (i.e., death) Most likely “end of plan” value (e.g., wealth transfer, charitable giving purposes) Optimal asset allocation strategy for a given plan

Capital Market Projections

MAY 8, 2019 • INVESTING, FINANCIAL PLANNING, PORTFOLIO CONSTRUCTION

Capital market return (and risk) projections are at the heart of wealth management. These projections are a critical input to financial planning and portfolio management applications where the opportunity cost of misestimation is material: project too high and one may get a false sense of security out of their retirement plan and/or portfolio estimates; project too low and one may not provide a realistic estimate of the future, thereby making naïve decisions with potentially harmful results (e.g., working too long, saving too much, taking too much portfolio risk, etc.).

[VIEW ALL BLOG POSTS](#)



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We'd love to hear from you.

Send us a message or ask a question.

We like to share insight and news on LinkedIn.

We like to share what's going on with our team and community here.

We share client resources and how-to videos here.

3570 Carmel Mountain Road, #220

San Diego, CA 92130

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858-771-9500





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