

Integrity

Thoughts, words and actions all in alignment.
Our team is fully committed to you, and we honor that commitment with integrity and grace.



What is Wealth Management?

Our Wealth Management process is a highly individualized framework that empowers you to make thoughtful and prudent financial and investment decisions. Since 1985, the financial planners at Johnson Lyman Wealth Advisors have been refining our approach to Wealth Management, which integrates strategic financial planning and asset management. Financial planning, asset management and the creation of a successful retirement plan are foundational to creating the life you want — and we bring knowledge, experience, and discipline to that process.

Creating a sensible Retirement Plan

Our financial advisors work with you to complete a strategic plan that measures your ability to accomplish your long-term personal, professional and financial goals. This wealth management analysis takes into account your resources, projected income streams (such as Social Security and pension plans), anticipated capital market rates of return, and inflation. Together, with other key inputs, this enables us to suggest how much you might reasonably choose to spend, gift to family or charities, invest in your community, or pursue other important goals as part of your retirement plan.

Working with a Financial Planner or Financial Advisor: How We Partner With You

Aligning your Values and Goals

Our wealth management process begins with an initial Goals Clarification meeting where we listen to understand your most important values. Our commitment is to understand and help discern how you can best express those values in your life. After we understand you as a person, we help create and refine your personal, professional and financial goals – focusing on how to align them with your expressed principles. This discernment framework forms the foundation of our strategic wealth management process.

Creating your Wealth Management Plan

We then present a draft strategic financial plan that is consistent with our understanding of your intentions in our second, Presentation Meeting. Your strategic financial plan addresses all aspects of your financial life – including a retirement plan, support for children and grandchildren, investments, taxes, risk management, and charitable and legacy pursuits. Your retirement plan is supported by financial modeling and investment policy recommendations and outlines a comprehensive course of action, described in a written Plan Executive Summary, and updated by your financial advisor team on an ongoing basis as your life unfolds. Your financial planner team then works with you on an ongoing basis over time to update your Plan Executive Summary in subsequent Planning Meetings.

Creating a framework for Action

A key difference in our Wealth Management process is the ongoing support our financial planners offer to you in implementing your retirement plan. After many years of building success with our clients, we've discovered that this type of direct support by an engaged and personal financial advisor team allows clients to powerfully move forward and create new possibility in their lives. Each financial advisor that you work with is a competent CERTIFIED FINANCIAL PLANNER™.

Holding ourselves responsible for a successful Retirement Plan implementation

Our financial planners hold themselves accountable for you successfully implementing your entire retirement plan, including the funding of pre-retirement goals, and planning for an appropriate level of retirement income. Part of that solution is the proper investment of your portfolio through our investment management and asset management services.

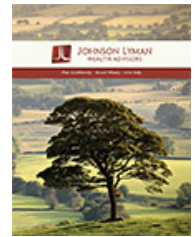
Coordinating your other Financial Advisors

Our financial planners also take responsibility for the successful collaboration among all of your professional financial advisors, including your tax, insurance and estate planning professionals. When appropriate, we communicate proactively with your other financial advisors on important planning issues, facilitating collaboration and inviting each financial advisor to contribute the best of their individual expertise. In addition, we identify other financial advisors who might appropriately participate on your team. We believe that effectively coordinating and aligning the work performed by all of your financial advisors is critical to allowing you the space to focus and make decisions more strategically.

Your Personal Wealth Management Team

When you become our client, you will work with a personal Wealth Management team comprised of two financial advisors who are CERTIFIED FINANCIAL PLANNER™ professionals. As financial planners, your financial advisor team is able to work holistically with you to find creative solutions. Each financial advisor on your team partners with

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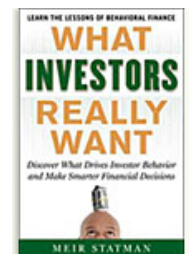
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Are you a "normally behaved" investor?



Book Recommendation



Learn about the cognitive errors that "normal investors" make in Meir Statman's highly accessible and engaging new book, [What Investors Really Want: Discover What Drives Investor Behavior and Make Smarter Financial Decisions](#). Understanding how you are susceptible to making investment errors places you well ahead of the pack.

you over time to create and realize your goals. Although you will work directly with your own personal financial planner team, the advice they present will draw on the combined knowledge and professional expertise of all of the financial planners at one at the firm.

Asset Management – We manage the money you want to keep

Johnson Lyman Wealth Advisors believes that wealth is created by adhering to a strategic financial and retirement plan over time. A critical element of a successful retirement plan is professional asset management for your portfolio. We have provided best-in-class professional asset management services since 1985, and our disciplined approach to asset management is key to creating successful outcomes for our clients. Our asset management services provide for the intelligent structuring and disciplined ongoing management of your investment portfolio. Our asset management process is designed to deliver financial asset growth while reducing the risk of major loss. We manage client portfolios to harness the wealth-creating power of markets over time and to deliver attractive investment returns as inexpensively and tax efficiently as possible, all consistent with your capacity and preference for risk.

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Johnson Lyman Wealth Advisors offers financial advice, retirement planning, tax and financial planning services since 1985. Offices in Los Altos CA serving the South San Francisco Bay including Palo Alto, Los Altos, Los Altos Hills, Menlo Park, Mountain View, Cupertino, San Jose and San Francisco in Northern California.