

LIFE INTEGRATED

FINANCIAL FREEDOM!



*Advanced
Holistic
Retirement
Planning*

TONY GOMES

Life Integrated

Financial Freedom!

*A Seven Step Process for Living Your Best Life in Retirement
Utilizing Our Boutique Family Office™ and
the Strategic Wealth Alpha GPS™ Method*

Tony Gomes

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***The plans of the diligent
lead surely to abundance.***

~ Proverbs 21:5





*The journey to the worthwhile
twists and turns with our
intentions along the way,
but the pathways to
the summits of perfection,
beyond what we can see
at lower altitudes,
require souls
of determination.*





*For my mother Laura,
whose boundless love,
faith, and energy
inspire me to be
the best man I can be
for my family.*



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Introduction

When you think about retirement, the first word that usually comes to mind is... Yes! This is MY time! Time to enjoy the fruits of my labor. Time to gather with family and friends, to travel and explore and do the things I enjoy the most. And then the negative thoughts start flooding in... Will I be able to afford to do everything I've planned? How long will my savings last? What assets will be left for my heirs after I pass on? How will I transition value out of my business and set it up for the next generation? Am I fully prepared to deal with the unexpected? Will I be healthy enough to enjoy my remaining years? Will I find purpose in this new chapter of my life?

It is my objective and that of my team at Advanced Wealth Management to help you answer those questions, and to guide you in reaching your financial goals so you can enjoy life and have peace of mind in your retirement. For twenty years we've been fine-tuning our process for helping families like yours achieve greater financial security and freedom. It's my life's work, and I'm very grateful for how far our clients and our firm have come over the past couple of decades.

For many years I thought about writing a book describing the unique holistic financial management model we've developed. One silver lining of the coronavirus pandemic was that I suddenly had time to tackle that

project. In my own reorganization of priorities during that period, my book idea expanded: in addition to explaining our comprehensive planning and management process, I wanted to describe my life journey because it is integral to the business values and culture my firm has developed over the years. Thus, my story is the focus of Part One of this book.

Like many life stories, mine is filled with lessons learned through heartache, disappointments, achievements and blessings. Born on an African island to a single mother ... a street child from the age of three ... sent away to live with a family I didn't know ... arriving in America with nothing and unable to speak English ... this was my starting point. More troubles were on the horizon, some of which nearly broke me. I would go on to use all my experiences to build a life—a very good life—for myself and my family. Knowing that others are facing similar or even greater obstacles, I want my story to be a potential lamppost for anyone in need of inspiration. I hope Part One will help you understand how the challenges and achievements of my life are central to who I am, and therefore, how I perceive and do business.

We have all heard the statement, “It’s only business.” Of course, this is really code for having one set of values when dealing with family and friends and another set to use—or misuse—when making business choices. This is a fundamental conflict that allows and even encourages people to rationalize bad business behavior; a practice that has grown like a cancer in our society because too many adopt it as a way of life. We are all in the business of life, aren't we? Within and beyond our struggles and challenges, our lives will be measured not just by what we

achieve, but more importantly, how we achieve our goals, and our willingness to always do the business of life “by heart.” The past informs the future, and for that reason I am truly appreciative that you are reading my book. I hope it will help you understand where I came from, what I have learned along the way, and how I apply those lessons in every interaction with every client who passes through my door. My personal values that evolved from my journey, in tandem with my dedication to and pursuit of meaningful relationships in the business of life by heart, translate into what you can expect from everyone at Advanced Wealth Management, including our willingness to be accountable to all our client relationships at every level. Part One will set the stage.

Moving on to Part Two...

The Boutique Family Office™ and Strategic Wealth Alpha GPS™

Historically, a family office has been a privately held wealth management company that serves a family or individual with at least \$100 million in investible assets. Through this arrangement, the family or individual receives coordinated planning and management services from a dedicated team of planners, accountants, lawyers, tax professionals, etc.—services designed to preserve and grow not only their wealth, but also their family culture and identity. All aspects of the family’s financial wellbeing are taken into consideration as each decision is made and each part of the plan is executed.

Imagine having an entire team of professionals working on your behalf, striving to leave no stone unturned as they coordinate the optimum path

forward for you and yours? Now there's no need to imagine it ... you can have it thanks to our unique Boutique Family Office™. Even if you aren't a member of the jet set, you can receive the same level of attention and services as the ultra-wealthy, including access to lucrative private investment opportunities and a strong tax management program that have historically been out of reach for most retirees. I'll tell you all about it in Part Two.

I'll also tell you about Strategic Wealth Alpha GPS™ (or SWAG), our proprietary method for creating comprehensive, life integrated financial plans. The centerpiece of SWAG is the segmentation of your assets according to specific time horizons (i.e. money you need for income now, money you'll need for income later, money for growth, and money for leaving a legacy for your loved ones and/or your favorite causes). There are scientific reasons for our taking this approach, but there are also emotional ones. After all the blood, sweat and tears you've put into accumulating your wealth, you deserve to relax and not have to worry about running out of money in retirement.

You shouldn't have to fret over what the market is doing from day to day. You've earned the right to rest easy at night knowing that your family's financial health is secure. You'll get that kind of peace of mind when your financial plan is created and managed according to our SWAG model. I am eager to tell you all about it in Part Two.

Now, what specific factors are we going to consider as we create and manage your plan for the long haul?

That's the focus of Part Three ...

The Seven Components of our Holistic Process

We live in interesting and challenging times. Not only have we endured the fear, loneliness, sorrow, and isolation wrought by the coronavirus pandemic, but also the anxiety of watching our nation's economy suffer its own sort of disease: spiraling national debt. As I write this in 2022, our government is kicking the can down the road which will eventually lead to an inflationary period that threatens to cause instability both domestically and internationally. Such a climate creates a tremendous challenge for retirees and pre-retirees needing to maintain their income, because taxes more than likely will go up to pay for all the money printing that's being done.

Stock market valuations are at all-time highs driven by an accommodative Fed policy designed to combat the economic impact of COVID-19. In addition, the horrendous atrocities committed by Vladimir Putin's invasion of Ukraine in 2022, which spiked oil prices, will negatively impact the global economy for some time and send inflation even higher. As of now, it appears that this conflict may continue for years as brave Ukrainians continue to fight for their freedom while Putin continues to foment instability. I can't remember a period laced with so many risks, and the future appears ripe for even more. Thus, there's never been a more important time to focus holistically on maximizing every single benefit from your financial plan.

For that reason, my team and I focus our efforts on the seven components of holistic planning and management, which are described in Part Three. Those components are:

- *Retirement Income Management*
- *Investment and Wealth Management*
- *Proactive Tax Management*
- *Social Security Planning and Strategies*
- *Comprehensive Estate and Legacy Planning*
- *Healthcare and Long-Term Care Planning*
- *Insurance Strategies and Protection Planning*

In addition to the seven components, in Part Three we will also cover the financial benefits of establishing Florida residency and something else that I'm passionate about: Health and Wellness Lifestyle. My team and I want you to be as fit and healthy as possible in your retirement so that you can make the most of the prosperity and security afforded by the holistic financial plan we're going to create together. I'll offer tips and encouragement to help you do just that. And at the end of the book I'll give you links to timely, enlightening reports and articles that I believe will help you make more confident and informed decisions about your financial future going forward.



From Day One of our financial planning journey together, I want you to know beyond any doubt that what I pledge to you in this book, in our tuition-free educational courses, and in our conversations as we get to know one another, is truly what my team and I are all about. We strive to provide the hospitality of complete giving in all we do.

I firmly believe in Start Right, End Right. May this book be the starting point of a meaningful relationship as we work together toward a healthy, happy and secure future for you and your loved ones.

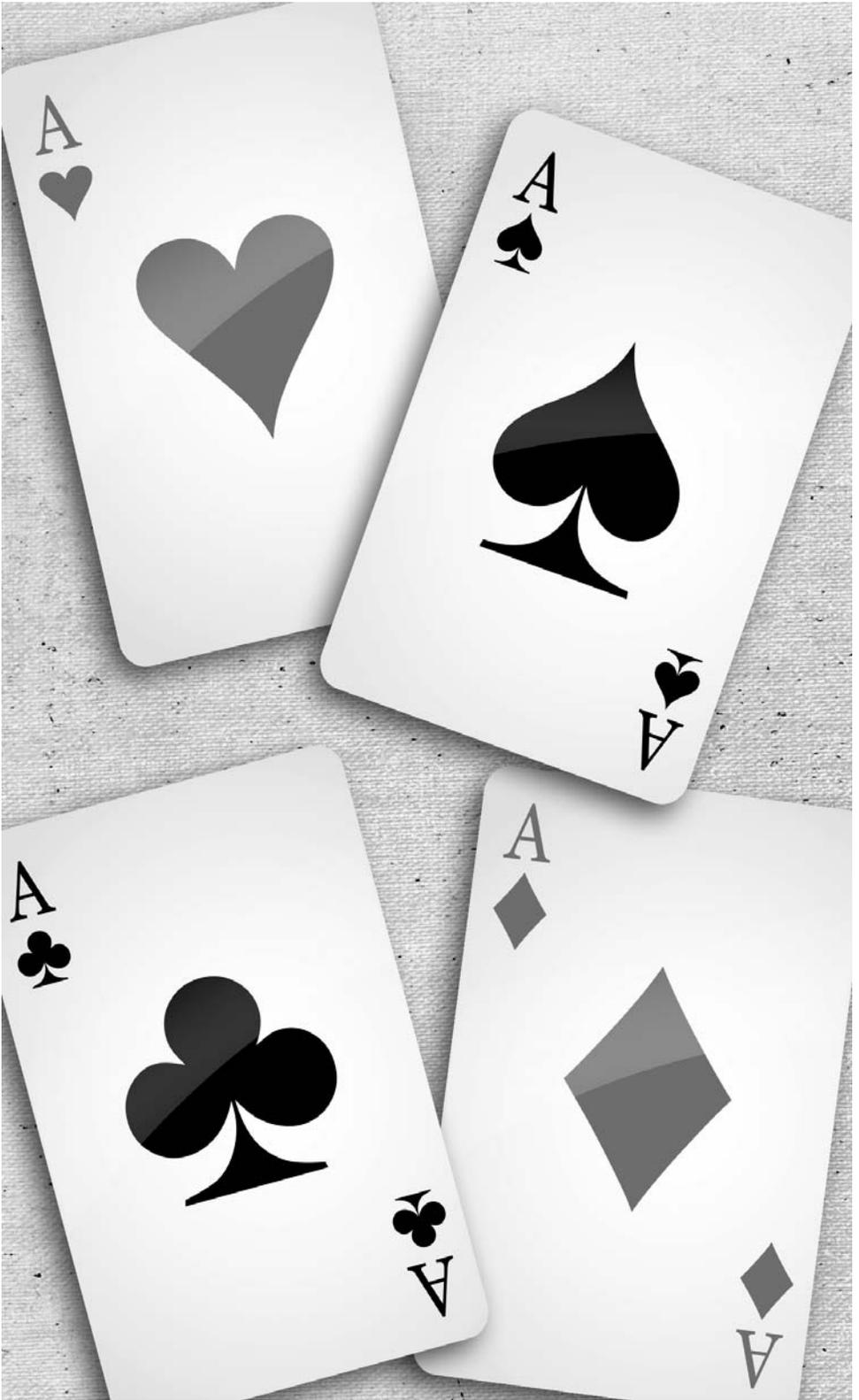




PART ONE:

MY STORY





Chapter 1:
Four ACEs

Transmogrify: To transform in a surprising or magical way.

~ Origin unknown. From the mid-17th century.

If I had to choose just one word to describe my life, it would be transmogrify. That is why, with a happy and grateful heart, I always begin my seminars with a little bit of the song originally released by Johnny Nash, “*I Can See Clearly Now.*”

I can see clearly now the rain is gone.

I can see all obstacles in my way.

Gone are the dark clouds that had me blind.

It's gonna be a bright (bright) Bright (bright) sunshiny day.

As much as I am grateful for all that I have achieved and am blessed with today, I honor and reflect on my past as a key part of shaping who I have become. I also know that everyone has a life story. Too often, we don't get to listen to another's story, which is why we sometimes judge the book by its cover instead of understanding the background in that person's book of life.

No matter who is telling the story, there is always a beginning that starts with the first things someone can remember. Since humankind began to reason, there have been deep thoughts and studies about first memories and why we retain them as far back as we do. Some schools of thought suggest that a critical event at a young age shapes a memory so vividly that it cannot be forgotten.

Other studies suggest that what we think is a memory is not really a memory at all, but more of a narrative we learned from our family telling and retelling a story about us from when we were very young. More recently, the concept of ACEs, or Adverse Childhood Experiences, has come to the forefront regarding childhood memories and how they can affect our lives. According to the Centers for Disease Control and Prevention (2020), ACEs are potentially traumatic events that occur in childhood from birth to seventeen years old. ACEs are primarily connected to home environments but are influenced by other community factors, including structural racism and poverty. As it turned out, when it comes to ACEs, I was dealt four-of-a-kind: abandonment, poverty, hunger, and racism. I played the hand I was dealt, and just like in Johnny Nash's song, "Oh, yes, I can make it now, the pain is gone."

I was born in Fogo, a small, active volcanic island in the Cape Verde Islands, in 1963. Once uninhabited and with no natural water source except the occasional rain, the Islands were discovered and colonized by Portugal in the fifteenth century and ultimately became the center of the African slave trade. Later, the Cape Verde Islands transformed into an important re-supply stop for the whaling and shipping industries.

My mother was born in the Cape Verde Islands in Brava, but moved to Fogo where she met my father, a doctor from Lisbon, Portugal. According to my mother, it was a hot and dry day when she met my father as she was selling her baked goods in the middle of the afternoon. My father was taking a break on a veranda overlooking the street and compassionately offered my mother a fresca, the term used in the Islands for a soft drink. I am told their relationship and my life began with that fresca. Less than two years later, their relationship ended, and my father moved back to Lisbon without us. My mother and I moved to Dakar, Senegal, where she had an opportunity to clean homes for wealthy French people.

Life in Dakar was extremely difficult. Her housekeeping jobs required long hours working, sometimes seven days a week, leaving no one to look after me during the day. At only three years old, I became one of the street kids, the youngest of a group of rough and tumble boys. One black eye too many and my mother knew she couldn't continue to work while taking care of me. She learned through the grapevine, from people coming to Dakar from the Cape Verde Islands, that my father was still stationed on the largest island, Praia. With that information, she seized the opportunity to send me to Praia to be with my father so that, hopefully, he would take me back to Lisbon with him for a better life.

My first memory is from that time. I was only four years old and still living with my mother in Dakar. I remember her looking at me with tired and exasperated eyes, tears running down her face, trying to explain to me that I needed to go away to be with my father. None of that made

any sense to me at the time since I had no memory of my father or of living in Fogo. My only world was my mother and the street boys of Dakar.

The following day, I went with my mom to the Port of Dakar and saw a number of boats at the dock. There she turned me over to a man named Nene to be my caretaker on the voyage to Praia. Holding Nene's hand tightly, I boarded a boat designed to carry people, small animals, and cargo all in close quarters. I can still see the multicolored turquoise and blue of the water, magnified by the sunlight dancing off the coral below, while I watched my mother waving goodbye from the dock. At that moment, I lost sight of everything I knew and loved.

I'm not sure how many days it took, and I have no further memory of my time on that boat.

I do remember arriving at the dock in Praia and meeting Carminha, a woman with a kind face. There was no discussion about my father, but as it turned out, he had already gone back to Lisbon and arranged for Carminha to take care of me.

Chapter 11:
I Can See Clearly Now

If there was any bright spot to be found in my darkness, it was the fact that not all of my clients abandoned me. Many of them remembered my character and commitment to them and how I always had their best interest at heart. One couple whose funds I managed, John and Donna, called me almost immediately after the story came out in the Herald-Tribune to see how I was doing. As a result of that phone call, they intuited I was not doing well and began to call me weekly to check in on me. On one of those phone calls, they insisted on taking me to dinner for my birthday. I wasn't sure I would be very good company, and from my perspective I had nothing to celebrate, but I accepted their invitation. On the evening of my birthday, we went to dinner at Michael's on East, one of the best restaurants in Sarasota. Right after the server brought the bread to our table, John looked deeply into my eyes and said, "Tony, let's pray."

His prayer was full of thanks for many blessings, but he was also praying for me and God's blessings on my life going forward. By the time the prayer was over and in the middle of a crowded dining room, tears were streaming down my face and I was holding back sobs. The love and kindness of that moment were so strong, I could feel their presence surging

through my body. Donna took my hand and said, “Tony, tell us all that is going on with you and how we can help.”

The only way I could keep from completely breaking down was to start sharing everything with them, including my childhood story, the divorce I was going through with Jeannie, and the deep darkness I was feeling about my life because of the impact that the damaging online accusations were having on my business.

After listening to me vent out my sorrows without interruption, John said, “Tony, hold your head high. We know the kind of man you are and all it has taken to get to this point in your life. Despite where you find yourself now, with God’s help, this too will pass. We want you to pick yourself up, start taking baby steps forward again, and trust that you will be shown the way to a path you may not be able to imagine at this time. We will be here to support you every step of the way.”

That dinner with John and Donna changed my life. I had considered switching careers again, but I realized that I love what I do and the meaningful relationships I’ve built with my clients. I was not going to abandon the wonderful clients that entrusted me with their hard-earned assets. From then on, John and Donna started calling me their “adopted son.” I began going to church with them every week, and the darkness receded.

In 2013, Prime, AFP, and all parties settled the regulatory action and lawsuit for \$113,000, but that didn’t erase the stain on my reputation.

With John and Donna's loving guidance, I had the courage to be confident that I could succeed and get through the challenges I was facing. I was confident in my abilities to make good investments for my clients, as my track record proved. On the other hand, I realized I needed to change my game beyond just making good returns.

The more I thought about it, the more I realized that as a traditional financial advisor, I had only been playing one part of what my clients needed. Most of my clients had been either at or near retirement age. That was consistent with the age demographics of Sarasota, Manatee and Charlotte counties, and most of Southwest Florida. In the past, the focus for my clients had been on making solid returns on the money they had entrusted with me. Rarely did we talk about all the multifaceted issues related to retirement that need to be addressed, such as how to protect your assets and income, proactive tax planning, healthcare needs for all stages of retirement, Social Security and insurance strategies, comprehensive estate planning, and even health and wellness awareness.

Each of these has a more substantial impact on the quality of retirement than most people think, and they were not being addressed in an integrated way. These issues were often handled separately through various professionals, including accountants, lawyers, and multiple financial advisors or broker accounts. Many soon-to-be retirees were using virtual stockbroker services, relying on advice from family and friends related to Social Security and retirement planning, and using guidance they found on the internet.

In other words, most retirees were not planning for their retirement holistically. When and if they did discuss retirement planning with their financial planner, there was often a disconnect between creating income and what needed to be considered to protect the longevity of their income from a retirement and health perspective.

When I worked in venture capital, I met and got to know several very wealthy people and families. Many of those had all the professional expertise they needed to manage their wealth holistically in what is often called a Family Office. The Family Office allows each decision made for a wealthy family regarding investments, taxes, or estate planning, to be under one umbrella, ensuring that all decisions are dovetailed with every factor and planning strategy that needs to be considered. I began to wonder how I could make the value of the holistic approach to retirement planning available to the masses.

As I explored this concept, my research validated what I was considering. Surveys with financial advisory clients indicated that the number one thing they wanted from a financial advisor was useful information about retirement income. Two-thirds of the survey group wanted to know more about retirement issues related to not outliving their money and planning for health costs at all stages of their retirement. Some surveyed also complained that their advisor had not included their spouse in any meaningful retirement planning conversations. There seemed to be a disconnect between what many of the clients were concerned about and the information and advice available from their financial advisors. Seeing the coin from both sides, this was not surprising to me. As a financial

advisor myself, my biggest concern in the past had been making money for my clients through sound investment choices, and there is certainly nothing wrong with that. But as I began to understand the information that people close to and at retirement age wanted, the concept of a Virtual Family Office model became my new focus and direction.

I established Advanced Wealth Management to grow my financial advisory business. I and my team of experienced advisors began providing holistic retirement planning for my existing clients and the clients we intended to acquire. The main component of our client acquisition strategy was offering tuition-free educational courses. During the course, I introduced myself and my background to explain why our approach to retirement is essential to developing a successful retirement strategy that is in harmony with the unique set of circumstances of each client. I knew most prospective clients would look me up on the internet after attending the course and easily find information about the regulatory action. I was prepared to address all questions and concerns. In the beginning, many people showed up and seemed interested in my live educational workshops but did not become clients. They would go home, search my name online, and when the negative article popped up, I was given no opportunity to address it. However, over time, our message and the value of what we were offering began to resonate in our community, and our client base grew.

In 2016, still heavily burdened by the negative information on the internet that was not consistent with the truth, my former partner and I decided to fight back. Along with the two other financial advisors im-

pacted by this regulatory action, we filed a lawsuit. We were seeking damages against Prime Capital Services and its investment advisory firm, Asset & Financial Planning, Inc. (AFP), related to our loss of reputation and the corresponding loss of income. Both Prime and AFP were complicit in the problem cited in the regulatory action, and both had the power to fix it for several years before I was ever aware of it.

As John and Donna had advised me almost a decade earlier, “God works in His own time, and this too shall pass.” On May 19, 2021, I was overwhelmingly relieved when, after a three-week trial following three attempts by the defendants to delay the case, a Sarasota circuit judge awarded \$1.5 million to me and the other financial advisors involved in the lawsuit. The judge ruled that we had been given negligent advice by Prime and AFP. He further stated in his ruling that the negligent advice, which led to the 2012 regulatory investigation, resulted in the bad press that cost us tens of millions of dollars in lost customer accounts, as well as the lost revenue from those accounts. In his ruling, Judge Carrol wrote, “The Court specifically finds—without hesitation—that the publishing of the Sarasota Herald-Tribune article was the proximate cause of loss to the Plaintiffs.”

In addition to the total compensation awarded for loss of business and related revenue, Judge Carrol also found Prime and AFP liable for more than \$400,000 related to the unlawful withholding of revenues we were due throughout the regulatory investigation period that had never been paid. After more than eight years of negative press, trying to defend my reputation and the inability to prove my innocence, I finally felt vindicated by the Court’s ruling when our attorneys at Icard Merrill put out this press release:

FOR IMMEDIATE RELEASE
May 19, 2021

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Nokomis Financial Advisors Awarded \$1.5 Million for Negligent Compliance Advice

SARASOTA, FL – A Sarasota circuit judge has awarded nearly \$1.5 million to four Nokomis financial advisors following a three-week trial. The court found that Scott Aabel, Antonio Gomes, Gary Didonna and James Protigal were given negligent compliance advice which led to a regulatory investigation and subsequent bad press that cost them tens of millions of dollars in lost customer accounts and the revenues that those accounts would have generated.

The four financial advisors were represented by Securities Attorneys Drew Clayton and Worth Graham of Icard, Merrill, Cullis, Timm, Furen & Ginsburg, P.A.

In 2012, the Florida Office of Financial Regulation commenced a regulatory action, including a lawsuit in Sarasota County, which alleged that the financial advisors and their brokerage firm, Prime Capital Services and its related investment advisory firm, Asset & Financial Planning Inc. (AFP), violated Florida securities laws by the manner in which management fees were charged for actively managed variable annuities.

However, in his recent 62-page ruling, Judge Hunter Carroll laid the blame squarely at the feet of the brokerage firm, noting in part that, “The ‘feeing the annuity’ issue was, and always has been, a billing error. It was not done with the intent to deceive or injure any clients; after all, the fee itself was lawfully earned and lawfully charged. The problem was entirely within Prime and AFP’s control to fix, however, they did not do so for years.”

In 2012, local news stories announced the regulatory proceeding against Prime Capital and its investment advisory firm, as well as Aabel and Gomes, and they started to lose significant numbers of customers shortly thereafter. Judge Carroll noted that the regulatory proceeding was ultimately settled for a small fraction of the original claim. Moreover, he wrote, “The Court specifically finds – without hesitation – that the publishing of the Sarasota Herald Tribune article was the proximate cause of loss to Plaintiffs.”

In addition to awarding the advisors compensation for the loss of their business, the court also found the defendants liable for more than \$400,000 due to their unlawful withholding of the advisors’ revenues as the regulatory action was being settled with the state of Florida.

Following the ruling, Aabel stated, “We finally feel vindicated. For years, the negative news stories from 2012 have alarmed our customers and scared off prospective customers.” Advisor Gomes added, “Now that a judge has listened to the entire story and seen the evidence, we hope that this will undo some of the damage we have suffered for more than eight years.”

In addition to the \$1.5 million award, the advisors expect to receive pre-judgment interest which may increase the total award to more than \$2 million. They will also seek to recover a substantial portion of their costs.

Icard Merrill is a full-service law firm based in Sarasota, Florida, delivering innovative and effective legal solutions through dedicated and caring professionals. Since 1953, Icard Merrill has offered clients comprehensive legal experience in multiple practice areas, including business and corporate, construction, community association law, estate planning, family law, government and administrative, land use and zoning, litigation, mobile home and manufactured housing, real estate, securities arbitration and litigation, and mediation services. The cornerstone of Icard Merrill is an enduring commitment to excellence, integrity, teamwork, and the community.

More information is available at icardmerrill.com.

*No one wants to be in stressful situations
for prolonged periods in life; however,
resiliency and confidence are born from
how one deals with it.*

Like any life, mine has not been linear or predictable. I have learned as much from the people who closed doors in my face as I have from those who opened the doors to new possibilities. In the end, life has two main parts that are inseparable: what we do to grow and what we do to serve others. The doors I went through and the doors that were shut to me also taught me that the components of success in life are education, meaningful work, personal relationships, and bringing our full and open hearts to everything we do.

My intent in sharing my life story was not to seek sympathy. Quite the opposite. It was my hope that sharing my story might inspire you to persevere and overcome when facing similar hardships or obstacles. Very early on, I learned it was best for me to have a victory mentality versus a victim attitude. I have had, and continue to have, a colorful and abundant life that I would not change for anything. I still try to find the strawberry or positive in every situation. The strawberry in the abandonment by my father and the early separation from my mother precipitated a strong sense of determination, independence, and self-reliance in my early years, qualities that have served me well ever since.

When I find myself having a down moment, I remind myself to be grateful for all I have been given and all that I know is unfolding for the greatest

good through Almighty God. I am thankful to God for the opportunity to experience and participate in His creation, and I am thankful for the one body he's given me. I am determined to take care of it in the best way I know how. And I am grateful to you for having read my story.

I invite you now to continue reading and discover how I translated my life learning and victory mentality into a company—Advance Wealth Management, or AWM—that is making a true difference in the financial security of families just like yours. AWM is fully engaged in “the business of life by heart,” and I am so proud to introduce it to you!



*Be true to yourself, help others,
make each day your masterpiece,
make friendships a fine art,
drink deeply from good books...
especially the Bible,
build a shelter against a rainy day,
give thanks for your blessings
and pray for guidance every day.*

~ Coach John Wooden





PART TWO:

OUR PROCESS



Chapter 1:

Our Mission

Our mission at AWM is to educate you and help you make intelligent decisions about your wealth to achieve what is most important to you: *Life Enjoyment, Confident Lifestyles, Freedom and Peace-of-Mind.* To fulfill this mission, we partner with a network of professional fiduciary advisors who work together on your behalf in a coordinated fashion. We have five dynamic concerns as we team up to do the critical work of managing your wealth:

- **The first is wealth preservation. You have invested and worked very hard to attain your wealth and now it is vital to protect and grow it during these years of leisure.**
- **The second is wealth enhancement, which encompasses proactive tax management to increase tax alpha by strategically maneuvering assets and optimizing decision making on which income streams to use and when.**
- **The third, wealth transfer, focuses on maximizing estate value transfers and leaving a legacy to your heirs.**
- **The fourth, wealth protection, ensures that you and your legacy assets are protected from unforeseen litigation, accidents, and divorce.**
- **Lastly, the fifth element focuses on maximizing charitable contributions.**

By intertwining these five concerns, we help you and your family achieve peace of mind. If you're a professional executive, we show you how to make work optional. If you're a business owner or entrepreneur, we'll guide you in making smart decisions regarding your wealth so you can focus on growing your business and having more family leisure time. All it takes is proper planning. I think Ben Franklin said it best:

“If you fail to plan, you are planning to fail.”



“An investment in knowledge pays the best interest.”

There are a couple of things that make our holistic approach so effective and—believe it or not—a whole lot of fun. First and foremost, it is an educational process. Even if you consider yourself to be financially savvy, you will learn many new and interesting things about wealth management by partnering with us. You'll also learn new and interesting things about yourself and your spouse as we explore your risk tolerance, talk about your goals, your strengths, your challenges, your attitudes about money, etc.

If I had a nickel for every time one of my clients turned to their spouse during one of our fact-finding meetings and exclaimed, “I didn't know that about you!” I would have all the nickels. Another comment I hear frequently: “Tony, in just this first meeting you have asked more questions about our goals, concerns and priorities and know more about us than the advisor we've worked with for years!”

The second thing that sets our holistic planning process apart is that it is completely customized to your unique situation. No two lives are the same, and each set of unique circumstances must be a key consideration to produce the best outcome for you and your family. As I mentioned in the Introduction, we believe in Start Right, End Right. Just like any successful journey, you can't get to your desired destination until you know the safest route to get there and what you'll need along the way.

The roadmap needs to be planned before you take your first step forward, fully considering all possible life outcomes and contingencies. It's our mission to help you chart the way.

And by what mechanism do we carry out this mission...

The Boutique Family Office™

The Boutique Family Office™ Service Model



*“One-Stop-Shop”
for Comprehensive Retirement
Planning Services*



Independent Full Service Firm

An Invitation: From Here to Serenity

I sincerely thank you for taking the time to read this book. In the Introduction, I mentioned that one of my goals here was to clearly explain the unique, life-integrated and holistic financial planning process—Strategic Wealth Alpha GPS™—that the Advanced Wealth Management team and I have developed. Because our process is based on strong and lasting personal relationships and putting our hearts into each and every step of planning retirement journeys for our treasured clients, I wanted to open up my heart to you and share my life story and experiences. I wanted to describe where I came from, what I have learned along the way and, as a result of my journey, how my intrinsic values were shaped and what they are today. I hope that by reading this book, you have come to know not only what you can expect from me and everyone at Advanced Wealth Management but also our dedication and commitment to being supportive and fully accountable in all our customer relationships at every level. When we strive to provide the hospitality of complete giving, we bring our hearts and sincerity to everything we do.

I believe in Start Right, End Right. Now that you have come to the end, I want to encourage you to End Right by Starting Right on your retirement journey with us. Hopefully, you have a better picture of what true wealth management and effective retirement planning should look like.

How to start a relationship with us...

To start your retirement planning relationship with us, contact us by phone at 941-451-8512 or email at service@awmfl.com, or via the form on our website: www.awmfl.com. Once we hear from you, we will set up an introductory phone call where we will briefly learn about you (and your spouse if applicable), your career history, your overall family and financial goals, as well as your current financial information. From our first phone call, we strive to get a sense of your vision for retirement, what you are looking for in a financial advisory firm, and what kind of help and advice you may have had in the past.

Next, we will talk you through our process and what is required to make that process work best for you. At the end of our conversation, if you decide to move forward, we will schedule our first of three meetings. To familiarize you with our process, we will send you more background information on Advanced Wealth Management and our custodial partner, Charles Schwab. This will include data-gathering forms and a checklist of information we will ask you to bring to our first meeting.

Meeting #1: Holistic Discovery

Part of our SWAG Retirement Roadmap process is digging beneath the surface to uncover all areas that need consideration when working towards your retirement goals. We'll learn a lot about each other at this meeting. You'll also receive the benefit of launching the fun and informative financial education process we take each of our clients through.

Meeting #2: Financial Situation

During our second meeting, we will illuminate your current financial situation by utilizing comprehensive planning templates and sophisticated software tools to project your portfolio's longevity and address the risks of running out of money during your retirement. This is typically an eye-opening meeting for our new clients. Based on this meeting, we will present a comprehensive, detailed breakdown of our analysis that includes the following elements:

Net Worth Statement: We will go beyond just assets and liabilities. Your net worth statement will itemize your savings and investments, business holdings, 401(k) & IRAs, Roth IRAs and other retirement accounts, commercial and rental real estate, life insurance, Bitcoin and digital assets and any other factors of economic importance. The statement will include details about account values, beneficiaries, and ownership.

Current Net Worth and Longevity: We project your cash flow well into your retirement years. Our projections are based on your current and future expected income taxes, your spending plan, your goals and future aspirations, the projected performance of your current investments, inflation, and other factors such as whether you plan on buying a house, sending your heirs to college, or having an expected inheritance. The plan will show how your finances will likely look if you stay on the course you are on now and the impact on your net worth's longevity.

Current Portfolio: Here we share your current scenario versus your stated optimal profile and loss tolerance levels. We will do stress tests that highlight the strengths and weaknesses of your current investment portfolio under various risk scenarios, such as another market crash with the magnitude of 2008 or worse, rising interest rates, and inflationary periods both domestic and global.

We will present all of this to you in simple charts and graphs that clearly illustrate what you own, how diversified you are, how much you are currently paying in fees, and any likelihood of when you could be running out of money.

Current Tax Situation: We shine a spotlight on your current taxable situation by organizing your income sources (i.e., pensions, Social Security, rental income, qualified versus non-qualified dividends, RMDs) and determining the projected impact on your future cash flow.

We also analyze your current portfolio's taxable status breaking down those assets that are subject to capital gains, as well as which assets qualify for ordinary income tax, tax-free, and tax-deferred status. We will highlight how these different income sources and investment types impact your taxes at the marginal rate level and identify any gaps and tax optimization opportunities.

Current Healthcare and Insurance Situation: We will help you assess your current health status and projected longevity based upon

your family's history, indicating how that analysis fits or doesn't fit with your current insurance coverage. Our analysis will identify any insurance gaps that need to be addressed.

We will also share our stress test results that look at various what-if healthcare crisis scenarios and how they might derail your and your spouse's retirement lifestyle. Without proper health insurance coverage, it is possible for a client's net worth to be depleted if long-term care is required and is not part of the financial planning.

Estate Planning Situation: By analyzing the status of your current financial affairs, we make sure all your important documents are up to date to protect your family and loved ones.

We will look for gaps in your current estate plan. If you are not a Florida resident, we will share with you the many benefits of Florida residency such as no state income tax; constitutionally protected assets for Florida citizens such as IRAs, life insurance, and annuities; the benefits of Florida's homestead exemption (up to \$50,000); lower real estate tax rates with caps of 3% on primary residence; and no state death or inheritance taxes (unlike twelve other high tax states).

If needed, we will present opportunities for advanced estate planning strategies such as the Florida Dynasty Trust, including explaining the extraordinary benefits and comfort of a well-organized Family Legacy Box™.

Meeting #3: SWAG Retirement Roadmap Recommendations

During our third meeting, we will present additional findings of our analysis, including a detailed SWAG Retirement Roadmap plan with specific recommendations for each of the seven core strategic components that we presented earlier in this book. Whenever possible, we identify opportunities to:

- **Minimize fees**
- **Improve your future cash flow**
- **Retire comfortably** (or continue to enjoy retirement comfortably)
- **Minimize future tax liabilities**
- **Protect your assets with the right insurance coverage**
- **Consolidate accounts of same registration**
- **Provide protection from a future health crisis**
- **Protect you from probate**
- **Find advanced estate planning strategies to protect and distribute your assets tax-efficiently**

From our analysis and with the knowledge of your personal goals and aspirations for retirement, we will lay out our investment philosophy and present a recommended portfolio customized to coincide with your retirement goals and aspirations, risk profile, cash flow needs, and more. Lastly, we will present you with an estimated timeline for execution and a plan for collaborating with your accountant, attorney, and insurance agent to accomplish the goals established in your financial plan.

Making It Official

To make the engagement official, you will be asked to sign our management agreement that clearly indicates our fee-based compensation and our planning-only fee. We are confident that you will find our fees quite competitive with those of other firms, especially considering the scope of the broader holistic and life-integrated planning work we perform and the extensive list of all-inclusive, comprehensive, and ongoing services we provide as part of our Boutique Family Office™. We will walk you through all the necessary paperwork and the mechanics of the account transfer process. Then we will welcome you to our client family. At this point, your financial life is now centralized and streamlined. As a result, you will experience an entirely new perspective on your financial affairs and begin to feel more relaxed and in control.

Six Week Check-In

After six weeks, we invite you back to the office for a status update. During this meeting, we will review your asset transfers and update your net worth statement with new accounts. Together, we will prioritize your financial planning goals and the next steps. We will also make sure you are comfortable navigating our online client portal and are able to find everything you need there.

Ongoing

Our meticulous family wealth management and retirement planning process is an ongoing discipline. As often as once a quarter, we will sit down with you and update your SWAG Retirement Roadmap plan.

During our meetings, we will review portfolio performance and the progress made on your key projects. We will update you on your net worth, cash flow, tax situation, estate plan, and beneficiary designations. We will discuss any new goals and objectives and identify opportunities for the future that we have discovered. Before each meeting, we ask you for input on needs and any questions you may have, and then incorporate those into our agenda.

Throughout your journey, access to our team is wide open. Our communications with you are frequent. As your needs grow more complex, you will find a greater demand for our integrated services via our friendly Boutique Family Office™ model and setting. We know from experience and our relationships with our client family that our comprehensive, life-integrated planning methodology will ultimately give you confidence by knowing that all critical aspects of your retirement have been properly addressed and updated as necessary.



We are fully committed to creating a customized retirement plan for our clients to achieve peace of mind and find a space to pursue their purpose and make their retirement fulfilling.

Within that goal, we are creating a community environment that fosters friendships and lifelong relationships.

We pursue our vision and purpose by engaging with and giving back to the community and our client family.

Last but certainly not least, we continuously endeavor to bring our patience, understanding, compassion, and hearts to every client interaction.

I hope you will consider joining our family!



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