



FINANCIAL

6 Best Practices to Whole Picture Financial Planning

Introducing Your Whole Life Picture

If there's one thing we know about life, it's that it is complicated. It is made up of several areas that we must juggle and try to keep in balance, including our work, personal lives, and wealth. It all becomes more complicated when we consider the endless interconnectedness of each area and how they play into and impact one another.

Unfortunately, not many of us have learned about the integrations of life, work, and wealth. We often have many blind spots that are difficult to see or anticipate, which can make reaching our personal, financial, business, and life goals difficult.

These blind spots lead many to go through life by letting it unfold before them as it happens. But when you don't have all the information, no clear vision or goals, you can end up living a life without the direction you desire.

But we believe that people become what they think about — and that's why we want you to start thinking about your whole picture and what you can “DO” with your life.

When you “DO,” you take control over your life to live with purpose and passion.

When you “DO,” you set an intentional course for where you want to go and how you get there.

“DO” with your life, work, and wealth is easier than you think — especially when you have the right resources and guides to help you along the way. While it can be a challenge, when you are able to bring everything together to create a clear whole life picture, you get something incredible: real peace of mind.

Real Peace of Mind

Real peace of mind is the feeling you get when your life, work, and money are in sync. Why? Because you took the time to plan with all three in mind. It allows you to live freely, knowing that your life, work, and money are all working together towards the goals and the tomorrow that will bring you true fulfillment.

We believe everybody deserves to have real peace of mind, including you. You deserve clarity in your life, and nothing less. You've worked hard for what you have. You've saved by being diligent and committed, and you deserve the best advice available that can help you get closer to where you want to be.

That's precisely what we want to give you at DO Financial. We want to help you bring the bigger picture into focus and to guide you down the path you want to go on.

We know your life is busy. We want you to be able to feel secure and confident about your tomorrow while still enjoying the freedom of spending precious time doing what truly matters to you today — all while working towards the goals that are important to you.

That's why today we'll be exploring the DO's and Don'ts that will help you weave your life picture together and how Whole Picture Planning can help you confidently navigate your life, no matter what it may throw at you. We understand the complexities of life and money, and that your priorities are your family, lifestyle, and business. We believe in helping you uncover your blind spots in your financial landscape so you can achieve an unobstructed view. How? By asking the right questions, using diagnostic listening, paying great attention to detail, and by helping you understand your why.

Why The Whole Picture?

Through years of industry experience, we've learned that traditional financial planning only works when you have an unobstructed view of your entire financial situation. But the reality is, very few people have this. Instead, we believe in planning using Whole Picture Planning. This goes far beyond analyzing and implementing financial strategies and solutions. Instead, it's about the process of knowing why you're planning, then establishing expected outcomes, understanding your concerns, and exploring opportunities, possibilities, and realities.

Are you ready to start putting the pieces of your Whole Picture Plan together?

Whole Picture Planning Guidelines:

If you're ready to get started with Whole Picture Planning, here are some essential mindsets and attitudes to use as your guideline throughout the process:

Instead of wasting your energy worrying about things that are out of your control, we encourage you to focus on what you can control instead.

What is taking up your mind and your energy? According to [Earl Nightingale](#):

- 40% of your worries will never happen
- 30% of your worries have already happened and can't be changed
- 12% of your worries are needless worries about your health
- 10% of your worries are petty miscellaneous worries
- Only 8% of your worries are real worries

Knowing all of that, don't you think it makes more sense to direct our focus towards setting our intentions and priorities? To focus on the steps that will propel us towards the future we want?

Here's how you can start your road towards a Whole Picture Plan:

✓ Take advantage of professional advice.

Did you know [studies show that](#) people who use professional financial advice see an average increase of 3% in return in their portfolios? That 3% can end up being more than the fees paid for your investment management in the first place. Don't underestimate the value that professional knowledge, insight, and experience can bring to your whole picture — harness it and take advantage of it!

✓ Avoid following the crowd.

Following the crowd is like a prison. When you do what others are doing, you are not thinking critically about your own needs and the options and strategies that are right for you. You are not the same as everyone else. Don't limit yourself with actions that have no purpose. Set your intentions, reflect on your whole picture, and do what is right for you.

✓ **Adjust your approach to achieve your goals.**

The definition of insanity is doing the same thing over and over again while expecting different results. If you're doing the same thing over and over again, why should your results change? If you want change, you need to think about shifting your approach to get where you want to go. And if you don't know how to take the steps that will get you those different results, seek out a professional who can help.

✓ **Focus on wants, not paradigms.**

While we encourage you to think about the big picture, don't get lost in the overall dream without considering your specific wants. Narrow down what it is you want so you can build the foundation that will get you there.

✓ **Take it one step at a time.**

When you feel overwhelmed with the decisions you have to make, or when your goals seem too far out of reach, it can be easy to fall into what's called analysis paralysis. When you feel overburdened, you tend to freeze up and not make any decisions at all. When this happens, try focusing on making decisions about the small steps you can take today to get you closer to the bigger tomorrow. In time, those smaller, more manageable steps will add up to something great — without all the worry.

✓ **Leverage your planning for financial independence.**

By failing to plan, you are planning to fail. Studies have shown that those who use advice accumulate significantly more wealth and stay on-track while working towards their goals. [For example](#), 81% of people with comprehensive financial plans feel on track with their finances, while 62% of those with plans report that they have improved their ability to save towards their goals.

✓ **Focus on your purpose.**

Harry Emerson Fosdick once said: "No horse gets anywhere until it is harnessed. No steam or gas ever drives anything until it is confined. No Niagara is ever turned into light and power until it is channelled. And no life ever grows great until it is focused, dedicated, disciplined."

When it comes to your wealth, your business, and your life, you won't get where you want to go without focus, intention, and a plan that will help guide you in the direction you want to go.

✓ **Learn from those who have achieved success.**

Do you want success? Learn from the best and from those who have been there themselves. Successful people do. Successful people have goals. Successful people have plans that enable them to “DO” in a way that takes them towards achieving those goals. How will you do the same?

With those main guidelines in mind, we're taking you one step further by unveiling the best practices of financial planning.



Best Practice #1

DO Dream

What does your dream life look like to you and your family? What does success look like to you?

At DO Financial, we encourage you to dream. DO indulge in daydreams about what you desire. DO become a visionary. Visualize, touch, taste, smell, and hear your goals as already achieved. Visualizing will help you feel closer to believing that your dreams and goals are truly attainable, and will help encourage you to keep your eye on the prize.

But don't let your dreams stay dreams. Now is the time to turn those dreams into reality, and real peace of mind. Too many people or couples have dreams, but they don't articulate and put a plan into place, and as a result, they don't move any closer to achieving those goals.

When you DO, and you work towards achieving your goals and dreams, what does it do for you? What can it bring to your life? Fulfillment and a sense of accomplishment. Why? Because you are taking control of your life and are heading in the direction you want to go. It also inspires creativity, purpose, and makes it easier to reach for more so that you don't remain stagnant and are instead continuously growing.

Know Your “Why”

Dreaming is all about finding your “why.” Putting a dollar number as your dream doesn't tell you your “why.” Instead, ask yourself — what does having the right amount of money enable you to do? WHY do you want to achieve your goals?

No matter how big, bold, or small, modest, sophisticated, or simple, your dreams may be, it's critical to define what's important to you and what will be fulfilling to you. That is your “why.” That is what will drive you along throughout your journey towards attaining your goals and your dreams.

Remember: your dreams, your life, and your retirement are not your grandfather's (or anyone else's) retirement, life, or desires. Your dreams are all about you and your unique values and goals.

And remember, you don't have to do it alone. We know how hard it can be to not only grasp and get a strong sense of your goals and dreams but also to find the time to start putting a plan together. We know that your life is already filled, and it can be hard to carve out time for yourself and your goals. That's where we can come in. We want to help you embark on your path towards your goals and dreams and to help you identify your "ah-ha!" moments — and how to turn those moments into strategies that will make your dreams a reality.

Find Your “Why” — Ask Yourself:

- What motivates you?
- What are your goals?
- Which area of your life is most important to you?
- What does success look like to you (in life, in business, in wealth)?
- What will bring YOU fulfillment?
- What does real peace of mind look like to you?

Best Practice #2

DO Protect



You've worked hard for everything you've earned over the years. That's why it's crucial to protect what's important. Whether it's protecting your income, strengthening your business, gaining peace of mind, or planning for your family's future, taking steps to make sure you're keeping what matters most to you on-track is a key part of our whole picture planning process.

Part of keeping you on-track includes building in protections that can shield you from whatever life may throw your way.

By putting protections in place, you can rest assured that your passion and vision are at the forefront of your path forward and that you have the pieces in place that will allow you to continue growing the areas of your life you're genuinely passionate about.

Protection will also help you avoid needless pain that comes with a lack of planning and the cumulative effects it can have on all areas of your life.

It's all about keeping control of the things you can control, by identifying blind spots that can catch you off-guard. Then, building yourself a parachute and a safety net that will help cushion the blow should you be knocked off course by things that are out of your control. That way, you can confidently move forward with peace of mind and confidence.

Many times, building financial safety nets can help protect not only your wealth but also your peace of mind. Safety nets will help you realize that your money is there to back up the plans you have to fulfill and protect what's important to you in other areas of your life.

Now that you've determined your "why," keep that purpose in mind as you ask yourself:

- What are my blind spots?
 - How am I prepared for life's "what ifs" or unexpected events?
 - Am I delaying key financial planning steps that I should be taking today?
 - How am I addressing my financial weak spots?
 - Am I trying to do everything on my own?

- What is out of my control?
 - How can I implement a capital-effective protective solution?
 - Can I implement strategies like investing with a safety net, or creating a strategy for income for life — or lock-in gains to protect my blind spots and shield me from what is out of my control?
- What CAN I control? How can I take steps to use this control to protect what's important to me?
- Is the problem itself part of the problem?
 - How are my behaviours causing or contributing to my problems?
 - Is premium the solution to the problem?

Best Practice #3

DO Save



You are the steward of your wealth, so be wise with it. Make it grow, allocate it wisely, share it with those in need, and pass along to those who are important to you.

Remember, not all the funds we earn today should be spent today — some need to be allocated to the future — like a time capsule for tomorrow.

After you've defined your "why" and put protections in place to protect yourself against life's "what ifs," it's time to start saving so you can amplify the wealth you already have. When you save, with each dollar, you're laying the stepping stones towards your goals and dreams towards where you want to go.

Having savings in place that you know will help you go where you want to go and act as another layer of protection for you and your loved ones will also help reduce your worry about meeting future wants and needs. It's all part of building up that real peace of mind by putting together your whole picture plan.

To do this, you need to budget, allocate your wealth, invest, and have a plan to keep you on track and can measure your steps towards your bigger picture goals. Optimize your spending, enjoyment, saving, investment plans, so you are not only saving for tomorrow but are also still able to live out today with fulfillment and with peace of mind.

DO decide to allocate the first part of your income towards your goals. This will allow you to get that important part out of the way.

Best Practice #4

DO Grow



Now that you have the steps in place to protect your wealth and goals, and to continue working towards them step-by-step with your saving strategies, it's time to continue to grow!

You need to grow and move forward from where you are today to reach your goals and find success. Moving forward will bring you closer to where you want to be, and with each step you take, you will be reminded of your end-goals, while feeling the satisfaction that comes with knowing you are in control of your future and are taking steps towards the future you desire.

Growing is also about so much more than money. By putting together all the pieces of your whole picture, you've become more productive and efficient, and that can carry over into more areas of your life than just your finances. This goal-setting and tracking can be used in any of life's realms to keep you moving towards whatever other goals you may have — which can all add up to create that big picture of success that you're striving towards.

A commitment to growth will allow you to cultivate better self-awareness around who you are, your shortcomings, where you want to go and be, and how you can get there. This commitment can prevent you from falling into stagnation and complacency with where you're at today and will allow you to optimize what is working best for you while adjusting areas that may need tweaking.

When you take control, set your intent, and put yourself on the path towards your ideal tomorrow, you encourage yourself to be the best you can be and take on new challenges through life that keep you growing and engaged. Through this, you can discover your real value, strengthen your personal wealth, and secure generational wealth.

But how can you make sure you're growing?

Ask yourself:

- How are my intentions and ideas actually affecting the world around me?
- How is my thinking impacting what I DO?
- What has changed since I started my Whole Picture Planning journey?

Best Practice #5

DO Right



When you put all these elements together — the dream you want to achieve, the steps you want to take to get there, and the way you will continuously grow, evolve, and re-value, guess what you'll get? The whole picture. Life's whole picture.

When you finally have the big picture by bringing all the small pieces of life's puzzle together, you can enjoy today to the fullest and feel confident that you'll get to where you want to go tomorrow because you've taken action and the steps needed to get you there.

By DOing the whole picture, you can also identify opportunities and synergies in your life that come together to complement and support one another to create the best life you deserve — one that you can live proud of and to the fullest.

If you need extra help, be sure to consult a professional like us at DO Financial. We offer elite-level advice from a professional team with vast educational backgrounds and over 30 years of experience helping others assemble their whole picture. Through deep listening techniques and tailor-made advice, we want to help you create what is right for you based on your dreams and values.

After all, we believe that you should be able to enjoy more of your moments today while still planning for a rewarding tomorrow! That is real peace of mind.



Best Practice #6

DO The Whole Picture

If you're ready to get started, and to DO it right, here are our tips for how to do Whole Picture Planning:

- DO use best practices we've shared in this whitepaper
- DO start today — intention is not the same as having a direction and taking action!
- DO things right
- DO use advice — top athletes use coaches because they know they can't get to the top on their own. Use professionals who can help you get where you want to go.

When you do whole picture planning, and you do it right, you get real peace of mind. Freedom. Optimal Results.

When you do things right, you get the elite experience, expertise, and solutions. You take real steps towards your goals and start to enjoy today more with less worrying about tomorrow. You get real peace of mind. You also get to take advantage of alternatives to any shortfalls.

Are you ready to get started? We are!

Reach out to us today at info@DOfinancial.ca to get started putting together the pieces of your Whole Picture!



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