

A PROPOSAL



FOR THE
OPPORTUNITIES
AHEAD

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Our aim is a life lived well. We strive to provide the best for our families. We're intentional with our relationships and careers. We take great care to provide our children with a quality education and perhaps even music lessons, sports, tutoring, and travel to broaden their horizons. We go to extraordinary lengths so our loved ones can have more opportunities than they otherwise might. And yet financially there may be a disconnect.

Are we as intentional with our money?

Money is a medium of exchange. A value for trade. A resource. Money is a currency of opportunity.

How we manage our money affects the opportunities we and our loved ones have.

Finances can seem complex and time is limited. Even while achieving great success you may wonder if you are truly making progress. Decisions about investments, insurance, employee benefits, debt, estate planning, and tax planning may be made with little awareness of how they affect your desired journey.

You may even work with a financial professional but feel they are out of step from what you are looking for. Traditional financial services don't do enough to help families build wealth today.

Why is that?



How We Got Here

Family Offices

For many years only the wealthiest of families had personal offices that managed their household finances. As families grew and generations inherited fortunes these exclusive offices served multiple families. Financial decisions and management were aided by the expertise and advocacy of the family office. Choices were made in the context of the family's particular financial position and their ambition. Most aspiring affluent families, however, didn't have this luxury.

Siloed Decisions

Instead, investment decisions were made with a stock broker at a brokerage house, insurance policies with the person who knocked on their door, and banking decisions with the local banker down the street. Financial decisions were detached from the big picture as families lacked a full view of their finances along with the expertise to make informed decisions. Strategies may have been implemented that didn't meet the family's specific needs, were inefficient, or even counterproductive to the family's desires.

Productization and Complexity

The methods of industrialization brought on financial productization. Financial products were designed by teams of product designers with the goal making the offer look enticing enough to households while limiting risk to the institution itself. This typically involved greater complexity; more bells, more whistles, more restraints, and more costs.

Sales over Advocacy

Now that the offer was a product the financial industry's focus would be on selling those products. Products were emphasized over service, and sales over expertise and advocacy. Those in a position to provide financial advice to families would have more training in sales than they did in finances. Families lacked the knowledgeable guidance they could have benefited from.

An Unhealthy Preoccupation with Retirement

As life expectancy increased pensions became more expensive. Tax laws changed and access to the financial markets and products grew. Thankfully more company retirement plans and individual retirement accounts were made available. Families now had greater access to the financial markets but also had greater responsibility to invest for their future.

As retirement savings became one of the largest assets families held the financial industry became hyper-focused on retirement.

Limited focus brings limited impact. The results are missed opportunities all along the way.

Missed Opportunities

Consider all of the aspirations you have for your family. Investing for retirement is extremely important and necessary, but it's probably not your only aim. You likely aspire to achieve greater things than just retirement.

Think of all the milestones you desire to reach. Families can be provided with greater opportunities and experiences when they show greater care in managing their money through each stage of life. Imagine the impact it could have for your family, work, home, and community.

The status quo doesn't work. It's ineffective. It limits a family's potential instead of expanding it. Choosing to accept inertia and do nothing is too great a cost.





An Extraordinary Sojourn

Life is a journey. A sojourn. We want our resources to be managed for their greatest impact while we take part in this earthly sojourn. We can move forward beyond the limits of what has been offered in the past towards something that is more relevant to the lives we want to live. Here's how:

Trajectory

What we do today exponentially impacts the trajectory of our tomorrows. By providing you with the necessary expertise you can be more intentional with your money and aim for an elevated trajectory. Rather than accept your current course we can chart a new one based on what you envision and help you navigate the opportunities and challenges along the way.

Momentum

Having greater momentum moves us further and faster from one point to the next. Instead of being left with the inertia of the status quo we act as a catalyst. Advocacy can help increase your momentum when you know your next step forward.

Clarity

A more complete and extensive view provides greater insight for finding ways to manage your money more efficiently. Taking the different elements of your financial life into account allows us to align your resources toward your desired journey.

An Invitation

Think of how being more intentional with your money and the financial decisions you make could impact the opportunities you and your family have. What could you achieve?

If this resonates with you I want to extend an invitation. An invitation beyond the status quo. An invitation to experience something different. Visit sojournwealth.com to take the next step.

Sojourn well.

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About Sean M. Williams, CFP®

Sean M. Williams, CFP® serves families who desire to manage their resources for the opportunities ahead. He has been quoted in *The Wall Street Journal*, *USA Today*, *MarketWatch*, *Investor's Business Daily*, *The Street*, *InvestmentNews*, *Financial Planning Magazine*, and *Financial Advisor Magazine* among others. He has been a featured speaker and panelist at business and financial conferences as well.

Sean and his wife, son, daughter, and dog live in Maryland. He enjoys making memories with his family, reading books, taking daytrips, touring gardens, watching documentaries, and has a strong affinity for coffee and Korean barbeque.

Connect with Sean and Sojourn Wealth Advisory at sojournwealth.com and on Facebook and LinkedIn.



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