

## *Bloomberg Businessweek, Fortune & Money*

Portland Financial

# Worry **LESS**, Live **SIMPLER**, Leave **MORE**

Turning goals into financial numbers helps clients find meaning in their money.



Wayne von Borstel, CLU®,  
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**VON BORSTEL**  
& ASSOCIATES

ALIGNING VALUES, VISION AND WEALTH™

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**A**lthough it may seem counterintuitive for a financial advisor, Wayne von Borstel's measure of success is when his clients can *stop* thinking about money.

"I want clients to think about their grandkids or the fish in the stream that they haven't caught yet," says von Borstel, founder and president of von Borstel & Associates Inc. "I deal with people, not money. My job is to help them live life."

It starts with a comprehensive financial plan. Worrying, von Borstel says, is what happens when you don't have one.

Collaborating closely with each client, von Borstel & Associates advisors craft detailed plans that address possible eventualities. Cash flow, trusts and wills, umbrella insurance, powers of attorney, risk tolerances, goals for retirement, charities supported, contingencies for illness and disability—it's all in the plan, and it's all client-driven.

"Many advisors build plans, but their plans are justifications for the products they want to sell or the assets they want under management," von Borstel says. "My plans are justifying clients' goals."

### **Systematic, Unemotional, Diversified**

In the absence of a road map, von Borstel says financial decisions are too often guided by emotion and fear—the emotional desire to acquire and indulge coupled with fear of the markets and the unknown. Fear and emotion lead smart people to make bad financial decisions.

The antidote is von Borstel's financial philosophy: a systematic, unemotional, and diversified approach to money management. Everything clients buy, sell, invest, or give away today affects their financial future tomorrow and 20 years from now. Mistakes are less likely when decisions can be checked against a plan.

"Returns are important, but what's more important is that we're on track toward meeting clients' goals," says von Borstel, who has over 30 years in practice.

### **Finding the Meaning**

In the end, it's not about accumulation; it's about what the money can do for clients and their families. Facilitating an early retirement filled with friendships and family vacations; ensuring that grandchildren can attend the colleges of their dreams; leaving a lasting impact on a nonprofit organization—whatever is most important to each client.

"I help you understand what your goals mean financially," von Borstel says. "I turn your goals into financial numbers, seek to mitigate your risk of failure, focus on helping increase the probability of success, and help you enjoy a peaceful life."