



**your financial house**

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*Greg Powell is available to participate in your phoner and live interviews.  
He's prepared to fill in for last-minute cancellations.*

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For Immediate Release

**New Tool for Financial Professionals Created by  
One of the Industry's Top Performers**

How many financial professionals will admit they've been advised by a four-year-old?

Meet Greg Powell, CIMA, the powerhouse financial pro who recently founded fiSMART, LLC—and launched its flagship, *Your Financial House*, at the Bill Good Marketing conference held in New York on September 30, 2005—in large part because of what his daughter, Lydia, showed him.

A few years ago, when the preschooler came to him with a box of Crayolas and asked him to draw a house, he outlined the usual: a square with a triangle on top.

Lydia carefully drew rooms within the square, explaining, "Daddy, I'm making these places for my special things. This one's for my stuffed animals ... this one's for my family ... this one's for my ..."

As Lydia kept at it (and instructed her father on which colors to use while he helped her), Powell was reminded of the financial industry's "quilt chart," a tool for selecting various market sectors for investing—something most advisers whip out to try to explain asset allocation and balancing the portfolio to their clients.

He wondered, "What if a color-coded house could become an instrument for talking with clients?" What if he developed a simple metaphor to which even a four-year-old could relate? The result was *Your Financial House*, a management tool Powell introduced to Bill Good's marketing students. It

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brings all the aspects of financial planning—including investments, retirement, estate arrangements, and so on—under one roof. And it does so in a way that anyone can understand immediately.

This is no small task. For most people who aren't advisers, even the words *financial plan* have already become mere code for “a whole bunch of papers I'll never read, much less really understand.”

*Your Financial House* changes all that. Using it, the adviser comes to know more about what's true for the client, and the client gains greater understanding of the very real, personal relevance of the financial plan—now transformed into a much more accessible “financial blueprint.”

*Your Financial House* appeals not only to people who already know the value of financial planning and want it simplified, but also to those for whom the subject has always been unappealing. One of the most common responses, especially among those who've usually left this part of their lives up to someone else (or not dealt with it at all), is to say, “With the financial blueprint, I finally see how it all works together! Even better, I can see now why I should care about it and how I can follow through.”

The adviser, whom Powell calls the “builder,” uses a simple diagram and stays far, far away from terms like *Monte Carlo simulation*, *probability analysis*, or *appendix A*, which serve only to make people's eyes glaze over. Instead, the builder approaches the planning process by talking about the rooms in the house, how those rooms are to be used, and what styles appeal to the client.

The metaphor holds up from various vantage points: Whereas many financial advisers will give their clients a two-pound report detailing the various analyses they've run, their projections, and the comprehensive plan they've devised, Powell considers those documents as the least important from the client's viewpoint. Like someone building a house, the client doesn't care as much about the electrical and plumbing schematics, for instance, as he or she does about knowing the lights will turn on and the bathtub will drain. In other words, the measurements, computations, and detailed drawings are important to the builder, not so much the client.

Building *Your Financial House* focuses on the client rather than on what the builder must do. As such, it's a powerful tool for advisers and clients alike. For those who are interested in learning more, visit the Web site, [YourFinancialHouse.com](http://YourFinancialHouse.com) and pick up the free report, “How to Build Your Financial House.”

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