



STORDAHL
— CAPITAL MANAGEMENT —



**HELPING YOU LIVE YOUR BEST
LIFE TODAY WHILE PLANNING
FOR A GREAT TOMORROW**

WE SPECIALIZE IN ONE THING ONLY—RETIREMENT

You have worked hard for many years to build your wealth and save money to ensure you and your family will be OK. Now, as you approach retirement, you are not quite sure how to switch gears from earning a paycheck to spending what you have saved. We will help show you how.

We provide life-centered financial planning to people who are getting ready to retire or have already retired. Stordahl Capital Management is a fee-only Registered Investment Advisor with a fiduciary duty to its clients. We are committed to delivering exceptional experiences and great outcomes by understanding you and your unique set of goals and then providing a clear plan of action.

Our goal is to manage the details of your financial life so that you feel cared for, inspired, and confident, knowing the answers to the only two questions about money that really matter:

Will I be OK, and can I live the life I want?

OUR AREAS OF SPECIALTY

Rather than trying to be everything to everyone, we focus on what we do best: helping people feel confident, in control, and empowered about their wealth and their retirement. That means we work with people in two stages of life: nearing retirement or already retired—in all areas of their finances: cash flow, investments, taxes, risk management, liability, and estate.

Nearing Retirement

As you approach retirement, you may be feeling some uncertainty. While you know that retirement is on the horizon, you may not know the appropriate timing, what your finances will look like, and most importantly, how your retirement will play out.

As your fiduciary, we will provide tailored solutions and advice throughout your countdown to retirement. We focus on building strategies that coordinate all areas of your financial life into one cohesive plan focused solely on helping you make a smooth transition to the life you have always dreamt of.

Already Retired

Retirement should be one of the best periods of your life, yet we understand that for many people, it can be stressful thinking about whether you are going to be all right. You do not want to spend your money too fast and end up outliving your savings. Conversely, you may wonder if you could be doing more with what you have. You need a plan that comprehensively addresses your concerns by showing you how to live your very best life today while helping to make sure all your goals and responsibilities in the future are planned and provided for.



WHAT MAKES US UNIQUE

Our founder, Bill Stordahl, began his career with a Midwestern financial services firm where he was drawn to the firm's values of client first, shareholder second. That firm was later sold to a large national bank that did not seem to share those values—prompting Bill to launch his own business, one that would make the “client first” ethos the centerpiece of its service.

Today, Stordahl Capital Management is still embodying those values. Working with you, we will provide financial planning and low-cost investment management strategies to help you meet your desired lifestyle today while creating your ideal vision for the future.

We are:

- Fiduciaries
- Client advocates
- Committed to tailored solutions that meet your needs
- Providers of high-touch service, connecting with clients through regularly scheduled calls and meetings
- Passionate about helping clients make the most of the one life they have
- Advisors who help give clients the freedom to stop worrying and start pursuing what matters most to them
- Accountable to our clients
- Fee-only
- Comprehensive
- Unwaveringly committed to low-cost, evidence-based investment strategies
- Dedicated to an internally designed passive investment approach using low-cost ETFs and Dimensional mutual funds
- A team with highly regarded certifications and degrees such as the CFP®, ChFC®, FSCP®, LUTCF®, and MBA



OUR EVIDENCE-BASED APPROACH HELPS TAKE THE GUESSWORK OUT OF INVESTING

When it comes to investment management, our goals are your goals. That means we build and manage your investment portfolio to help achieve the returns you need to meet your objectives in your financial plan. Rather than try to pick the next hot stock, we take a more prudent, **evidence-based** approach.

In selecting and managing your portfolio allocation, we use **Nobel Prize-winning economic research** that utilizes “**dimensions of expected returns.**” These dimensions draw on history to help determine the companies that are most likely to be successful over time. Academic research has identified dimensions, or drivers of return, that when incorporated into a portfolio, have historically led to higher expected returns.

Our goal is to take the mystery and guesswork out of investing. We want to help you feel confident and comfortable with your investment portfolio, maybe for the very first time.

We believe a **sensible, cost-effective approach** such as ours provides a higher likelihood of achieving the returns needed to meet your income requirements and goals in retirement.

Most importantly, we believe that an effective investment strategy is the means to an end; it should be **integrated into your overall plan**, forming the engine that drives the pursuit of your most important goals and dreams.



OUR PROCESS

We follow a six-step process that helps keep us focused on delivering what matters most to you. Our process begins when you give us a call at no obligation to you and continues as long as you want to work with us.



1. Introductions

In this 15- to 30-minute call, we want to know what you are looking for in a firm and what kind of help you are seeking. We will discuss your situation and the challenges or concerns you may be facing to determine if we are a good fit for you.



2. Discovery Meeting

We want to understand everything from your values and goals to your assets and liabilities. We want to know and understand you because that is the foundation we need to serve you well.



3. State of the Family Meeting

We will show what we think is working well in your plan and what areas may need some attention. We will discuss potential opportunities and review different possibilities that you may not have considered.



4. Recommendations Meeting

We will present our detailed financial planning recommendations based on your unique vision of your ideal life. We will recommend an investment portfolio and a timeline for executing your financial plan.



5. Make It Official

Thus far, we assume no commitment on your part. Now it is time for you to decide if we are the right firm for you. If so, you will sign our agreement, and we start the implementation of the financial plan.



6. Engagement

We believe in a high-touch, tailored service model based on each client's schedule, needs, and preferences. With that in mind, we build a customized engagement process of scheduled reviews and conversations throughout the year.

OUR SERVICES



Financial Planning and Retirement Planning

We will work with you on the concrete details of how you can optimally spend, invest, and preserve your money during your retirement years with a focus on maximizing the life you love.



Cash Flow Planning

We will help optimize your Social Security benefits, pension benefits, IRA withdrawals, and other income to help create the amount of money you need each month and throughout the year.



Estate Planning

From defining your legacy wishes to creating a donor-advised fund, we will help build an estate plan strategy based on your values and desires, working with attorneys as needed.



Tax Minimization Strategies

To help you meet your goals, we will take advantage of planning and investment strategies to minimize taxes now and in the future.



Liability Planning

We will discuss what we believe to be the very best way to use debt to accomplish your goals. While we feel it is best to have little or no debt, sometimes when used strategically, it can be useful.



Investment Management

Our investment approach is centered on a low-cost, evidence-based investment philosophy that is the engine that drives the goals outlined in your financial plan.



Risk Management

As fee-only advisors, we do not sell insurance; however, we will evaluate your insurance coverage to help make sure you are appropriately protected should the unexpected occur.

SCHEDULE AN INTRODUCTORY CALL



To see how we can help take the worry out of your retirement, schedule a complimentary 15- to 30-minute call with us to discuss your situation.



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