

# Return On Life Manifesto

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Professional financial advice has traditionally focused on helping you make and save more money. But lost in the shuffle was, “What’s the money for?”

The Return on Life™ (ROL) philosophy says money is still important, but it shifts the focus to put your life at the center of the conversation. It’s about helping you live the best life possible with the money you have.

Here are the beliefs that constitute the Return on Life approach.

## Return on Life Beliefs

**I. Money is simply a tool.** Money is not the goal and it is not an end. It is a tool that we manage, exercising caution and wisdom, for the benefit of improving our lives.

**II. Comparative measures are neither helpful nor necessary in making progress.** How one’s returns compare to any index, fund, or investment category (Relative Investment Performance) are inconsequential.

**III. Progress must be personalized.** Progress is best measured against one’s own potential. For measures of progress to be effective, a personal benchmark first needs to be established. This requires knowing where money is coming from and where money is going.

**IV. The primary measure of success is "Return on Life" (ROL).** The fundamental question in the ROL philosophy is not, “How much money do you need?” but rather, “Is your money being managed in a way that is improving your life?”

**V. How I am compensated is a matter of absolute transparency before my clients.** As a professional, I deliver value to my clients and I make sure they understand what I offer and how I get paid.

**VI. I can provide quality and value to a limited number of clients.** I recognize to serve others well (by providing the greatest amount of value) and to keep my life in balance I must choose to serve a reasonable number of clients.

**VII. We are stewards of wealth—not owners.** Ultimately, everything I own will end up in the hands of others. With this understanding I pursue stewardship that recognizes the responsibility of supporting and securing personal, family, and community life.

**VIII. The greatest value I can bring to my clients is to bridge their means with their meaning.** I recognize the unique role I play between my clients' means and their sense of purpose and intention with their money.

**IX. I will not entrust my clients' well-being to anyone who does not put my clients' interest ahead of their own.** I understand the sacred trust that exists in financial matters and will never refer my clients to anyone who does not appreciate this elevated level of trust.

**X. An ROL Advisor has a calling, not a job.** I understand that my commitment, passion, and devotion to help people improve their lives through wise financial decisions is more than just employment. It is a vital service that demands professionalism and intellectual, emotional, and spiritual investment of self.