



IEEE: Retention of Key Staff/
Benefits & Strategies
Ali A. Kemp, CFP

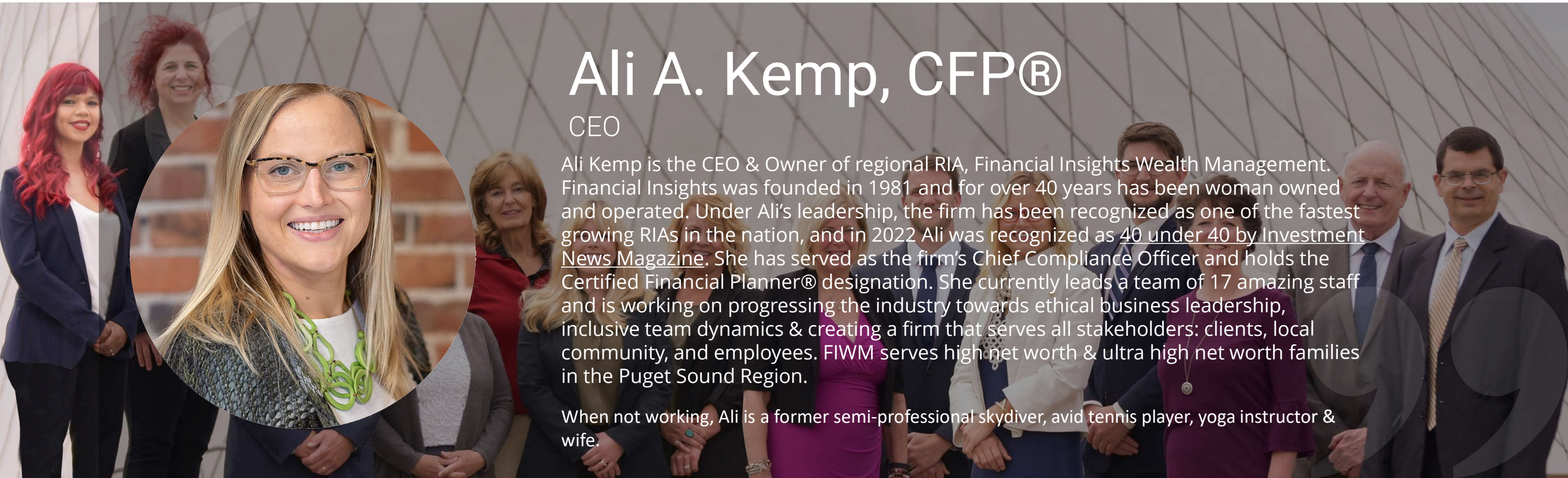
- Financial Insights Wealth Management

Ali A. Kemp, CFP®

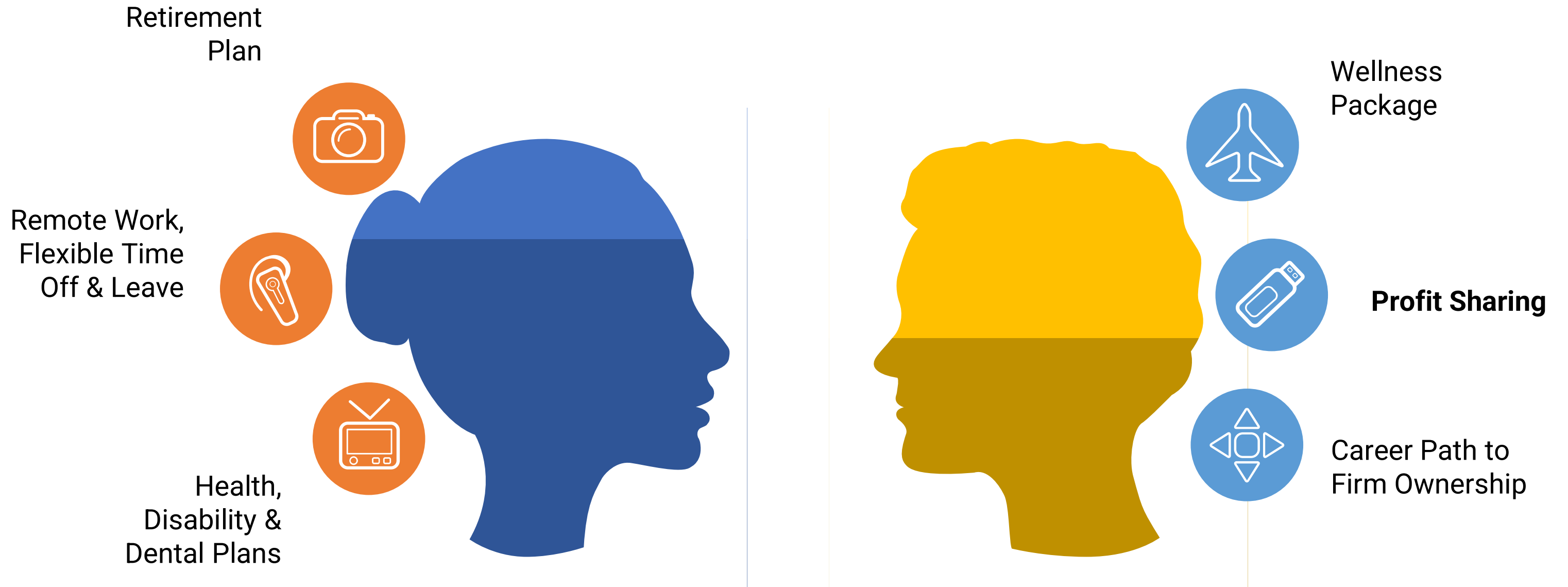
CEO

Ali Kemp is the CEO & Owner of regional RIA, Financial Insights Wealth Management. Financial Insights was founded in 1981 and for over 40 years has been woman owned and operated. Under Ali's leadership, the firm has been recognized as one of the fastest growing RIAs in the nation, and in 2022 Ali was recognized as 40 under 40 by Investment News Magazine. She has served as the firm's Chief Compliance Officer and holds the Certified Financial Planner® designation. She currently leads a team of 17 amazing staff and is working on progressing the industry towards ethical business leadership, inclusive team dynamics & creating a firm that serves all stakeholders: clients, local community, and employees. FIWM serves high net worth & ultra high net worth families in the Puget Sound Region.

When not working, Ali is a former semi-professional skydiver, avid tennis player, yoga instructor & wife.



Sample Benefit Package





Establish a Retirement Plan

401k: Most costly & highest mgmt. / Higher contribution rates \$23k / \$7,500 catch up

Simple IRA: Easiest mgmt. least costly / Lower contribution rates \$16k (\$3,500 catch up)

SEP IRA: Usually advisory fee easy mgmt./ Contribution rates based on firm profitability & employee's total compensation/ Max \$69k

Firm Matching/ Contributions

Roth Options



By failing to prepare, you
are preparing to fail.
Benjamin Franklin

- Choosing Your Retirement / Long Term Investments
- TARGET FUNDS
- INDEX FUNDS
- MUTUAL FUNDS
- STOCK



TARGET FUNDS

Example Vanguard 2070

❖ PROS

- ❖ Auto Rebalancing
- ❖ Set it and Forget It
- ❖ Immediately Diversified
- ❖ Declining Equity Glidepath as you near Retirement
- ❖ Takes out the human emotion element of market timing / bad decision making

❖ CONS

- ❖ Internal Pricing Structure Can be More Expensive
- ❖ Get's more conservative overtime which may not fit everyone's risk tolerance
- ❖ Fund of Funds



INDEX FUNDS

Example VOO

- ❖ PROS
 - ❖ Less Expensive than Target Fund
 - ❖ Basket of Stocks you Own
 - ❖ Ability to build your own diversified portfolio with your own % towards US, International & Bonds

- ❖ CONS
 - ❖ Needs to be rebalanced and managed ideally at least once a year
 - ❖ Many people are too emotional with investing and try to time the market



Remote Work, Flexible Time Off & Leave

Remote Work Policy

Vacation Days / Holiday Considerations

Maternity / Paternity Leave

Sick Leave

PFML / WA State

Health, Disability, Wellness Package & Dental Plans



HSA Plan



Consideration
of Family
Members



Wellness
Package

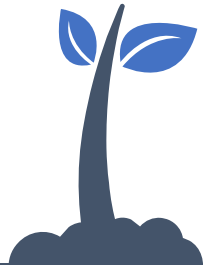


Culture fitness
on the Clock

Sharing Your Profit With Staff : Salary Comps & Research



Research salary comps : Have your data ready



Increase Annually : COLAS based on CPI



Sharing of Net Profits : Ideas % of net quarterly



Career Path to Firm Ownership



Ownership

Synthetic Stock
Actual Stock
Business Partner versus Retention Tool



Q & A

For copy of slides, presentation requests & questions



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If you improve by 1% every day, within a year you'll have improved 365%.