



ARISTA ADVISORY GROUP, LLC  
Values-Centered Financial Planning

# Winter 2022 Newsletter



## A Message from Jerry

*Dear Friends,*

As we begin the journey into 2022 I want to invite you to join me in reaffirming and reconnecting to what is at the heart of our mission here at AAG: helping our AAG family define what is valuable and sustaining, and continue the exploration of and encounter with the life-giving energy that is money. Just the easy stuff, right? Well, I would argue that having these ongoing conversations with yourself and with those you love has an infinitely precious rate of return.

I have been fascinated recently, for instance, with online videos from the Hubble Telescope. They remind me to shift my perspective, to spiral out beyond my internal dialogue, my daily life, the Island I live on, the Nation, the globe itself, and into the cosmos where knowns and unknowns have to co-exist in the minds of those who grapple with the laws of our universe. They remind me to reconnect with my sense of awe. So, what does this have to do with the financial world?

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## GET IN TOUCH

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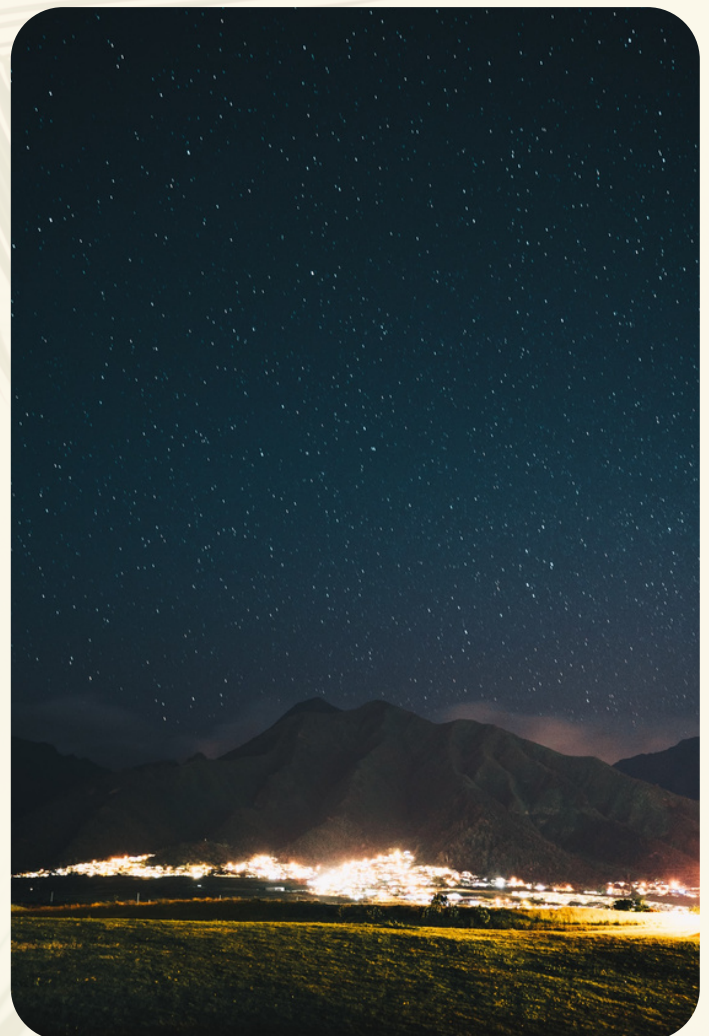
Have you ever heard the saying, “There is no such thing as a risk-free investment?” Well, it’s true. The funny thing is that millions are spent yearly to explain away or numb the uncertainty that lies in that risk. Risk can be reduced and moderated with experienced advisors, with constant care, with a great plan, but the uncertainty can also be delved into directly through a greater engagement with the entirety of what you are participating in when you invest. What is your money energy giving life to, and does that give you a sense of engagement in your community, or your society? Are you able to spiral out to that Hubble and now Webb Telescope perspective and see the patterns you are engaging in with pride and plan for those you love in a truly sustainable way; sustainable to mind, body, spirit, community, and the earth? It is when we get outside of ourselves and embrace the unknowns as part of the journey to expansion that we are truly able to see money as an enlivening energy that makes available that which we need to live and that which can circulate and support life in all its forms. We can connect to our awe, and see ourselves as part of something positive, full of opportunity.

We live in a world that has the ability to create an unlimited amount of anything, but the way value is too often defined in our society is through the imposition and perpetuation of a scarcity mindset. When we expand our idea of what the nature of our money is and what it can accomplish, we unshackle ourselves from the internal dialogue of scarcity. That way lies freedom, and abundance. That journey has to begin within. We are here to help plan the steps that follow, and to continue this conversation in the days and years to come.

I wish you a hopeful, adventurous and abundant New Year!

*Aloha,  
Jerry*

*"What is your money energy giving life to, and does that give you a sense of engagement in your community?"*



## Financial Planning Corner

Colleen Reilly



Arista Advisory Group (AAG) focuses on financial planning for the life you want to live, and the world you want to live in, and along with that comes some essential housekeeping items that need to be attended to. In addition to gathering your tax documents in preparation for filing 2021's return, we think now is a great time for you to review your estate plan, insurance, and any major life changes anticipated within the next year. We encourage you to ask yourself questions such as:

- *Have I made my 2021 retirement account contributions yet? (There is still time!)*
- *Have I reviewed my estate planning documents recently to ensure they align with my current wishes?*
- *Have I checked my retirement account beneficiaries recently?*
- *Is my current insurance appropriate for my lifestyle/needs?*
- *What major life changes do I expect this year that may impact my savings and spending (e.g. retirement, home purchase, children/grandchildren)?*

At your next meeting with your advisor, be sure to bring a list of questions to be addressed; AAG is more than happy to support you with these critical planning pieces.



## Redwoods & Resources

*Ruminations from Bernard Murphy*



Today, we went for a walk among the coastal redwoods of California – just a few miles from where we live. We noticed that within the silence of our walk was also a cacophony of sounds; a festival of sense impressions – all speaking to us. Yet, we wondered, how can we best listen to all that is being said?

As one walks among them, Redwoods emanate a presence that seems to stretch back to the beginning of time. And yet, history and science inform us that there was a time and space before their time. Their permanence is impermanent, yet ever evolving in what one could imagine as a stream of time in space.

Embracing the natural stream of permanent impermanence, seeking to better understand the purpose and meaning of this life's brief sojourn on that stream of time in space; for me, this is at the heart of each relationship I seek to forge.

Arriving at this understanding is never a fixed point on the map. Accepting the fluidity of this unfolding conversation is a critical part of the journey. Like a Redwood, our lives traverse many seasons of change and evolution; our priorities shift. Knowing what financial resources and planning are needed for each season of your journey is an ongoing exploration. This is the partnership we create together.

Nothing, not even an ancient tree, is forever. Yet for the time we are present, we can have the experience of being permanent – permanent within impermanence. While on our journey we are stewards; stewards of all of the resources placed in our care – including the financial resources.



## What's New With AAG & Office Updates

*Kimberly Mullin*

It's hard to believe how quickly the chapter that was 2021 has come to a close. As I reflect on the past year, I am drawn into thoughts of how much I have learned, how our lives have changed, and of the many ways in which the work we do has evolved.

I am proud of our team at Arista; I have watched them adapt to new ways of working. We have all learned new systems, taken on any task or challenge faced with determination, and come in to the office with a positive attitude and smile each day. Our team took each step, challenge, and change in stride.

Fortunately, working remotely was not new to us; through 2020 and 2021, we continued the flow of our important collaborations and our overall work seamlessly. Over the past year, we have implemented new technology such as financial planning software and a client communication system, and processes that both maintain our flow and increase our efficiency. Some of you may have already experienced our client communication system, PreciseFP, which allows us to collaborate with friends and clients effectively through digital data entry and e signatures. This system has benefited everyone at every touch point, as we can now accomplish so much collaborative work digitally that at one time was only possible through physical papers and wet signatures. We have worked with Schwab to increase

Arista's efficiency through the digital signing of Schwab forms to our clients. Finally, we have implemented more functionality into our financial planning system, (MoneyGuide Elite) and our risk program (Riskalyze).

Our team has taken the time to learn all of these new systems, and fold them into our existing daily process. We continue to be curious, to learn and stay on the leading edge as technology changes. We also stay ahead of developments through our membership with the Financial Planning Association; attending trainings and webinars, and exploring new ideas. All of this is happening in the background while we continue our work; striving daily to provide the best service and attention to detail, while maintaining our close relationships with you our clients and friends.

The past year or so has not always been easy, but I have learned that we can truly achieve anything if we maintain our patience, compassion, understanding, heart, and goals.

We look forward to the coming year, and all that it will hold for us. We are in the process of finalizing our BCorp Assessment, and look forward to working with BLab team to achieve our BCorp certification in 2022. We look forward to continuing to learn and grow together, exploring the many opportunities 2022 will bring!