



THE A+LIFE FAMILY PENTAGON
MORE THAN MONEY™

THE #1 ADVISING PLATFORM TO HELP
YOUR CLIENTS AND GROW YOUR BUSINESS

77% of families say
it is important to leave
values and life lessons
as inheritance.

—Morningstar



- ◆ Scale your core business
- ◆ Create differentiation from competitors
- ◆ Build valuable multi-generational relationships
- ◆ Grow your number of referral sources
- ◆ Leverage a competitive prospecting advantage
- ◆ Increase residual revenues
- ◆ BD compliance-friendly (if applicable)

"A+LIFE is the answer I have been searching years for. HNW families are concerned about wealth transfer failure and most believe their net worth is more than money. A+LIFE addresses both from the palm of your hand."

—Steve A.

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More Than Money Wealth Management

Beyond the Horizon:
If You Could Only See What I See



In the mid 60's, the post WWII industrial growth was in full swing. Steel was the core element for all construction (airplanes, cars, buildings). But there was a young research scientist named Russell "Judd" Diefendorf who was developing new materials that were revolutionary. One such item was a carbon/boron composite that was stronger than steel and much lighter. Imagine the uses of such a product? Lighter planes and cars would mean better fuel efficiency and longer travel capabilities. However, when Diefendorf introduced this product, venture capitalists quickly discredited this new and

unproven resource. My Uncle Judd, left the known shores to discover a whole new world of "what could be." You may recognize at least one of his patents, the cubic zirconia. He is also responsible for creating the composite used in the nose cone construction of every rocket that has gone into outer space. It is now used on the shell of the Boeing 787 Dreamliner as well.

So the traditional ways of constructing our cars and planes won out over my uncle's proposed way for the future. But there were those who were listening; those who were

willing to adapt and accept a new way of doing things. Originally, these were not U.S. companies but foreign companies. Created yet rejected in the U.S., but accepted and manufactured in Japan. You know the story of how the fuel efficient Japanese cars quickly dominated the global automotive industry. All because either the status quo manufacturers could not or did not want to see what my Uncle Judd could see.

So here I am, a product of the financial planning, estate planning industry. Wills, trusts, insurance — lawyers, accountants,



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brokers; A set of “rules”, a set of disciplines, born from our educational institutions, telling us how to “do it.” Yes, I learned the rules, followed the disciplines, and traveled down this well-worn road. And what have I discovered? There is a new way of helping clients and families do their financial and estate planning! There are new “composite materials” that will lead to radically different results; stronger and lighter consulting, with better fuel efficiency.

It has been 50 years since Uncle Judd introduced his new composites to the world. What seemed so radical and revolutionary then is now commonplace and part of our everyday lives.

So allow me to introduce to you some novel concepts that are NOW:

- Values Based Planning
- Purposeful Trusts
- 3 Dimensional (personal, financial & social) Wealth

These are all examples of “More Than Money” Wealth Management.

These are radical planning concepts to the traditional accountant, attorney or financial consultant. And what I have found is that 100% of these professionals are very polite when I speak about “total” wealth consulting, however, when I leave their offices, it’s business as usual — text book documents, traditional financial solutions — which in my experience leads to less than fulfilling results, if not total failure. Passing on valuables without values can lead to problems that can persist for generations.

Having traveled towards the horizon over my 46 years in business, what I now see is a whole new horizon. And for those who are still on the shore, I wish you could see what I see. I see a different consultant who is able and willing to embrace the ground breaking work of values based, purposeful, and 3 Dimensional Wealth™ (More Than Money) planning as a core competency for their consulting practices.

My Uncle Judd was right. There was a better way. There was a way that would extinguish dinosaurs and create new industry giants.

But beware or history WILL repeat itself. Believe me when I tell you there is a price tag for being a pioneer. Diefendorf Capital, a family of financial service companies, (now 3 Dimensional Wealth Advisory) has amassed the components (our own broker/dealer independence, our own RIA for objective investment advice, and our own South

Dakota trust company, with purposeful trust provisions) to operate in a whole new atmosphere. I like to think of it as the SCUBA gear that allows a diver to operate below the surface of the water. Some professional advisors may have a snorkel or try holding their breath for a while but ultimately will surface without the right equipment.

I have prepared a series of articles for the *Register* that will expand upon this theme of “more than money” wealth management, so you might begin to appreciate what is on the horizon.

The future IS bright for the consultant that utilizes the new tools that now exist. I promise you that our work as professionals will become more meaningful as we lead our clients from financial success to personal significance. Personal, financial and social wealth will be the assets that we must preserve and protect to grow healthy families.

I see it. Can you? 



Monroe “Roey” Diefendorf, Jr.
CLU, ChFC, CFP®, CIMA, CAP, RFC®

Monroe “Roey” Diefendorf, Jr. CLU, ChFC, CFP®, CIMA, CAP, RFC® active since 1970, Roey is the 4th generation of his family in the business. He has authored over a dozen books, including “*3 Dimensional Wealth: A Radically Sane Perspective On Wealth Management*” (2005) and “*A Better Way: Using Purposeful Trusts to Preserve Values & Valuables in Perpetuity*” (2014).

Roey, in conjunction with Shawn Barberis, JD, has introduced “A+ Life Family Pentagon” a technology tool to deliver “more than money” wealth management. This platform is the nuts & bolts that make 3 Dimensional Wealth consulting transformational for clients who wish to become “legacy” families.

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