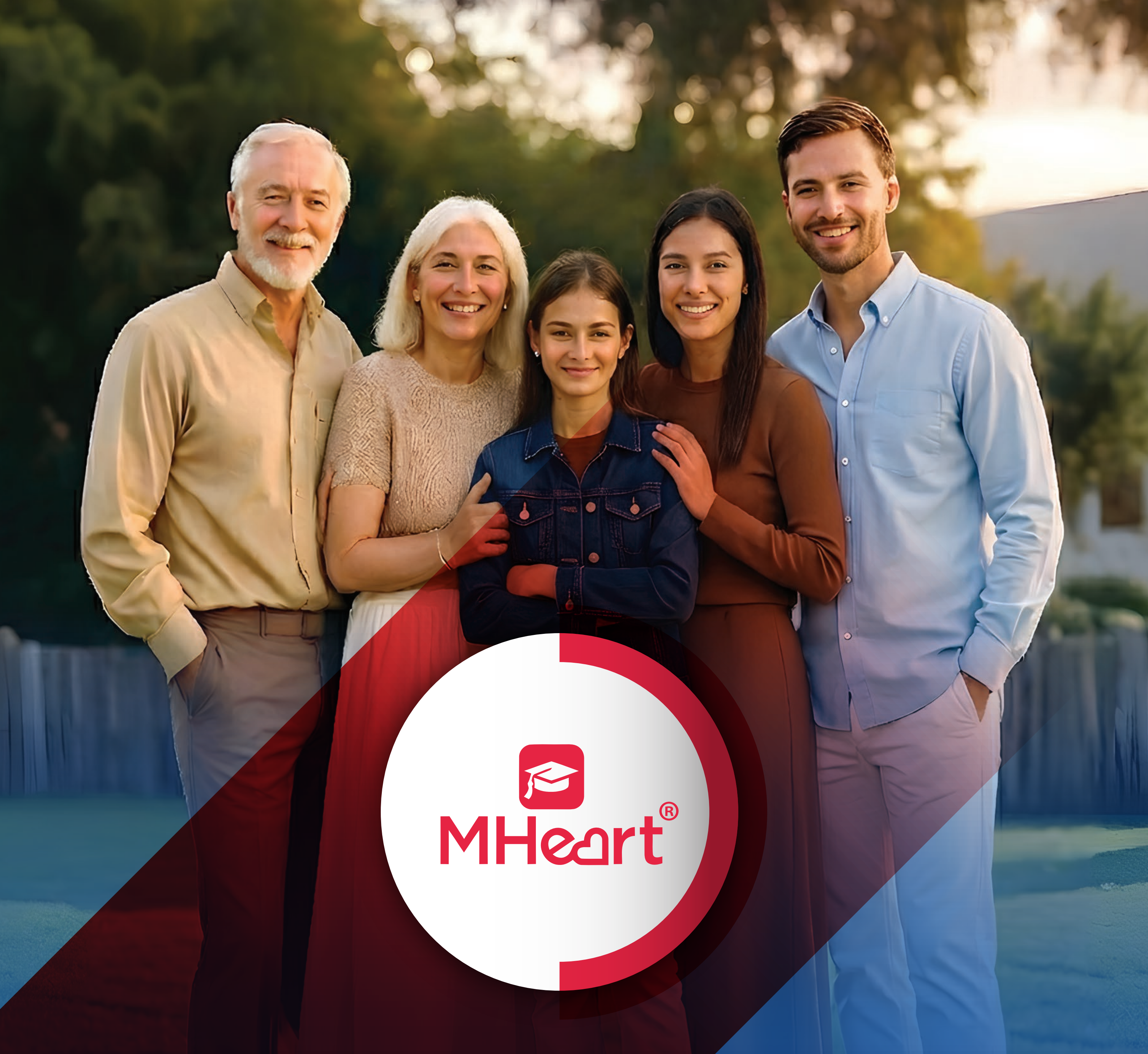



# FINANCE & LEGACY EDUCATION

**Empowering You to Plan Thoughtfully & Prosper in Purpose, Care, and Life**

> *"A good man leaves an inheritance to his children's children..."*
> **— Proverbs 13:22 (NKJV)**

At Monse-Heart, finance and legacy education centers on values, caregiving awareness, and long-term preparedness. Through faith-informed learning, we help individuals and families understand key financial and legacy concepts and prepare for thoughtful, confident conversations.

**Visit Our Website**

# WELCOME

This brochure guides you through key financial and legacy concepts using a faith-informed, values-centered approach, with attention to caregiving realities, life transitions, and long-term preparedness.

This is educational guidance, not financial or legal advice. Its purpose is to support clarity, encourage thoughtful reflection, and help you approach future conversations with confidence and peace.

As you move through the pages ahead, you will encounter:

Educational frameworks that explain how finance and legacy planning are commonly structured

Reflection points to help you identify what matters most to you and your family

Learning pathways that support thoughtful preparation rather than reactive decision-making

You are not expected to take action immediately. This material is meant to support understanding and informed conversations, at your own pace.

Our role is to educate, orient, and support understanding.

All decisions remain yours

# WHY FINANCE & LEGACY MATTER

Legacy isn't just about what you leave behind. It's the life you shape today — with wisdom, intentionality, and care.

At **Monse-Heart,** finance and legacy education is woven into our care-centered learning experiences. This supports reflection, preparedness, and peace of mind, especially during seasons of caregiving and transition.

## What We Provide Through Finance & Legacy Education

Through education-centered learning sessions, webinars, and tools, we help you:

- Understand core financial and legacy planning concepts
- Explore considerations related to caregiving costs and long-term care
- Prepare questions and priorities before speaking with licensed professionals
- Organize documents, goals, and next-step considerations
- Approach planning with clarity rather than fear or overwhelm

Our focus is **education, preparation, and confidence** — not product selection, recommendations or implementation.

**Our education is designed to prepare people for meaningful, informed implementation with licensed professionals of their choosing.**

# TOOLS & LEARNING SUPPORT

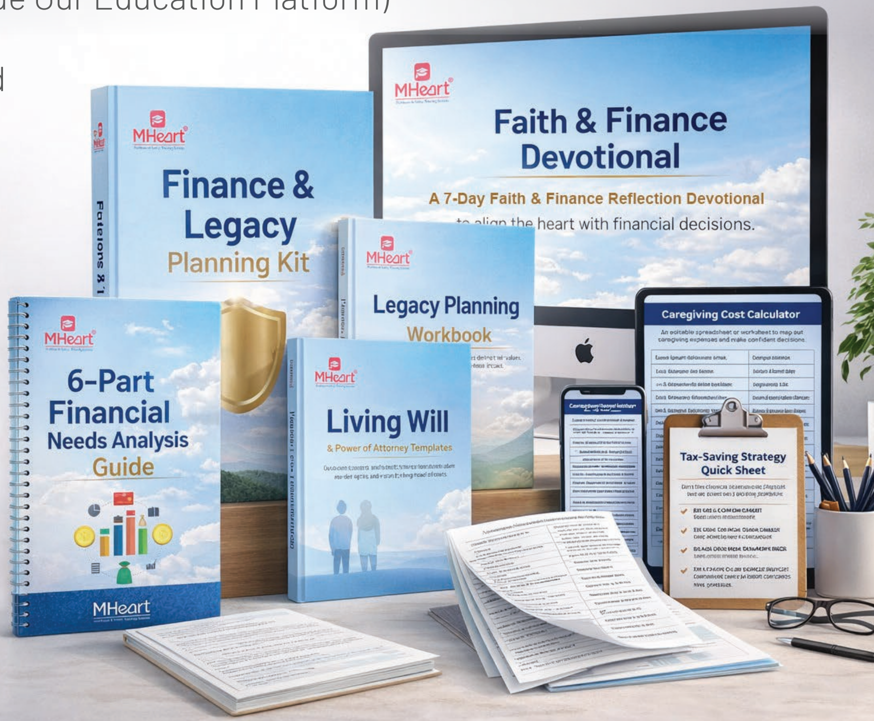
## Structured Learning Resources

(Delivered Inside Our Education Platform)

All Finance & Legacy education is delivered through Monse-Heart's guided learning platform and includes:

- Financial Needs Learning Guide
- Legacy Planning Workbook
- Caregiving Cost Awareness Calculator
- Will & Power of Attorney discussion templates
- Faith-informed devotionals and planning checklists

These resources are designed to support learning, reflection, and preparation — not execution or decision-making.

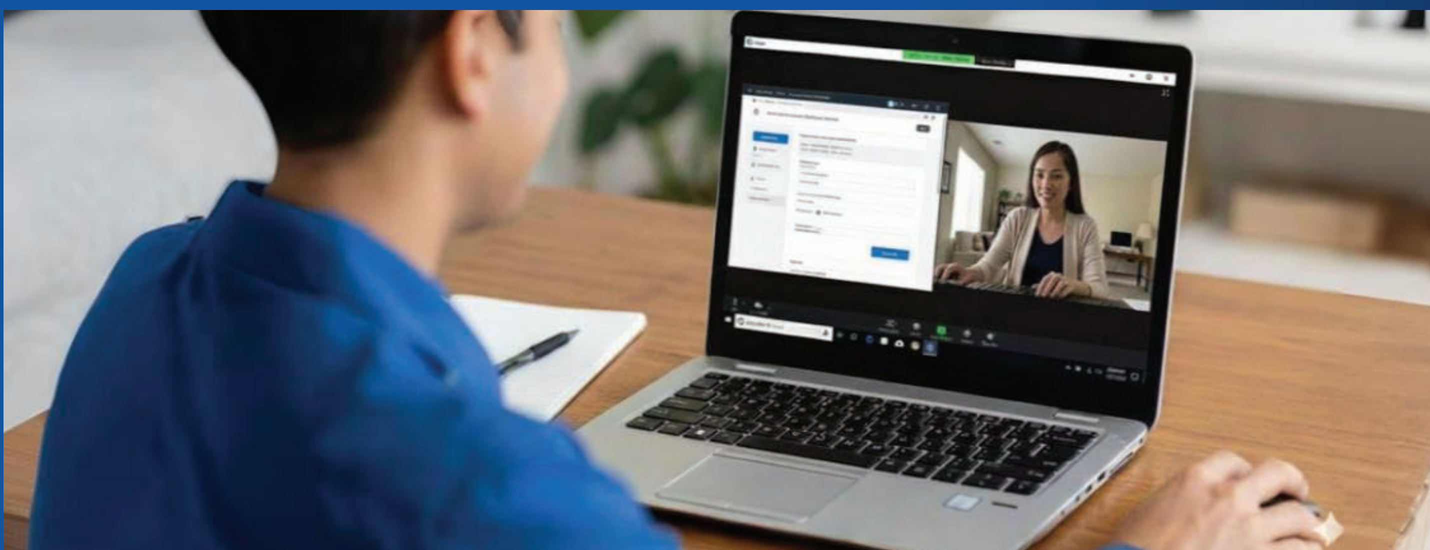



## Preparing for Next Steps with Confidence

Our education helps participants:

- Clarify priorities and values
- Understand key financial and legacy considerations
- Prepare informed questions for future conversations
- Approach next steps with confidence and peace of mind

Any implementation or professional engagement occurs outside of Monse-Heart, with licensed financial professionals chosen independently by the participant.



# WHERE YOU WILL LEARN

## Faith-Based Finance & Legacy Webinars

**At Monse-Heart,** finance and legacy are foundational topics in our learning experience. That's why they're woven into both of our core webinar tracks:

- Health, Home & Healing
- Emotional Wellness & Purposeful Planning

Our webinars provide values-aligned education that helps you:

- Understand living wills and powers of attorney
- Prepare for long-term care and emergency planning
- Navigate caregiving expenses with clarity
- Reflect on faith-centered legacy considerations

These sessions are practical, reflective, and deeply personal — designed to equip you with understanding and confidence.

# BUILDING A STRONG FOUNDATION

## The Financial Needs Framework

We begin with a structured learning framework designed to support confident, values-aligned decision-making across life stages.

## THIS FOUNDATIONAL EDUCATION EXPLORES 6 KEY AREAS

### INCREASING CASH FLOW AWARENESS

Identify practical ways to strengthen your cash flow by understanding income patterns, expenses, and everyday financial habits.

Focus on creating margin and flexibility for what matters most.

### EMERGENCY PREPAREDNESS

Learn how to prepare for unexpected moments by building a realistic emergency reserve.

Create stability that protects your household during life's uncertainties.

### EDUCATION AND FUTURE PLANNING CONSIDERATIONS

Explore education planning strategies that help you prepare for your children's future thoughtfully & responsibly. Learn how families approach education costs without unnecessary financial strain.

### PROTECTION AND RISK AWARENESS

Understand the role of protection planning in safeguarding your family's financial well-being.

Learn how insurance and income protection fit into a balanced financial picture.

### LONG-TERM GROWTH CONCEPTS

Learn the principles behind long-term growth and responsible wealth building.

Explore strategies that support future goals while accounting for inflation and life changes.

### LEGACY PRESERVATION PRINCIPLES

Understand how families think about preserving what they've built over time.

Learn about tax-aware and legacy-focused approaches that support long-term peace of mind.

**All concepts are taught for understanding and preparation, not for execution.**

# DEEPEN YOUR STRATEGY WITH A 9-STEP FINANCIAL LEARNING FRAMEWORK

Once your foundational plan is in place, it's time to go deeper. To complement the 6-Part Financial Needs Analysis, we introduce a 9-Step Financial Learning Framework — a values-aligned approach designed to help you understand, organize, and prepare for meaningful financial and legacy conversations.

This framework helps you explore how different areas of your financial life work together, clarify priorities, and prepare informed questions as you consider future planning decisions.

Each area below is designed to support learning and preparedness.

Any implementation or professional support occurs independently with licensed professionals of your choosing.

Monse-Heart provides financial education only and does not offer brokerage services, financial advice, or product recommendations.

All examples and concepts are presented for learning purposes only and do not constitute individualized financial guidance.

# 9-STEPS
# BROKERAGE ASSESSMENT

## Explore Common Financial Concepts Used in Long-Term Planning

The following topics are introduced as educational concepts only to help participants understand commonly discussed financial tools. Monse-Heart does not sell, recommend, or advise on any financial products.

### 401(k) / IRA Rollovers

Consolidate your retirement accounts and learn how to transfer savings — without losing value — for greater control and clarity.

### Life Insurance & Indexed Universal Life

Protect your family while growing your wealth with tools that offer tax advantages and guaranteed protection from market loss.

### Long-Term Care Planning

Safeguard your future by putting a long-term care plan in place before you need it — preserving independence and financial stability.

### College Planning

Plan ahead for your child's education with strategies that eliminate unnecessary debt and keep your future goals intact.

### Fixed Indexed Annuities

Build stable, lifetime income with annuity options that offer upside growth potential — without the risk of market downturns.

### Executive Bonus Plans

Reward key employees or yourself with tax-advantaged compensation strategies tailored for business owners and professionals.

### Legacy Planning, Wills & Living Trusts

Prepare the next generation by putting legal structures in place that protect your assets and honor your values.

### Tax Efficiency & Retirement Planning

Minimize taxes while increasing income potential in retirement with strategies designed to work hand-in-hand with your life goals.

### Values-Based Investment Guidance

Work with a professional who helps you align your money with your mission — because how you grow your wealth should reflect what matters most.

# FROM LEARNING TO REAL-LIFE CONVERSATIONS

**True transformation begins when learning turns into informed action. That's why we encourage participants to:**

- Reflect with family on priorities, values, and care responsibilities
- Bring informed, thoughtful questions into conversations with licensed professionals of their choosing
- Move forward with decisions that align with faith, responsibilities, and long-term goals

These discussions are informational and preparatory, designed to help you ask better questions and understand available options before engaging licensed professionals of your choice.

# COMMUNITY
## & ONGOING SUPPORT

Learning doesn't happen in isolation. Through Monse-Heart's community spaces, members can continue learning through:

Through our community spaces, members experience:

- Guided, mentor-led webinars
- Values-centered conversations
- Reflection-based learning tools
- Ongoing educational and spiritual resources

## A Community of Brotherhood & Sisterhood

At Monse-Heart, we cultivate a purpose-driven space where men and women grow together through mutual respect, encouragement, and shared values.

Our community is rooted in:

Accountability and encouragement

Faith-informed reflection

Wisdom shared through lived experience

**Join Our Community**

### Explore Our Clubs & Upcoming Events

**Grow spiritually and strategically through faith-informed conversations.**

Step into safe spaces where you can connect, grow, and thrive—spiritually, professionally, and personally.

Our gatherings are designed to fuel clarity, purpose, and personal growth.

### Explore Our Community Spaces

#### Virtuous Women's Club

A supportive space for sisterhood, personal growth, and meaningful impact.

#### Valiant Men's Club

A space for brotherhood, clarity, and purposeful living.

Our Belief: No one should navigate life's transitions alone.

# DISCLAIMER

Monse-Heart provides faith-informed education related to caregiving, health, emotional wellness, and life planning. All content, sessions, tools, and materials are offered for educational purposes only.

**Monse-Heart** does not provide financial advice, investment advice, legal advice, tax advice, insurance recommendations, or product enrollment services. Participation in this education does not replace guidance from licensed professionals.

Any decisions related to finances, care, or legacy planning are made at your discretion and in consultation with qualified professionals of your choosing. Engagement with any third-party professionals occurs independently and outside of Monse-Heart.

## CONTACT US

**We're here to support you with clarity, care, and thoughtful guidance.**

Monse-Heart 278 Cedar Ln SE #4173 Vienna, VA 22180 United States
+1 (703) 718-6111
info@monseheart.com
monseheart.com