

Baker Avenue

WEALTH MANAGEMENT

Financial Feminism MasterClass Series Presents: Your Wellness in 2022



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Welcome to BakerAvenue Financial Feminism

Today's Discussion

- Financial Wellness
 - Organizing your finances & staying on track with your goals
- Emotional Wellness
 - Managing your stress for everyday life
- Physical Wellness
 - Why having a relationship with your breath is key to health

Questions & Answers

Q&As will be discussed during this session. Please submit your questions by clicking the question icon at the bottom of your screen.

Introductions

Tanya Welch, CFA, CFP® is responsible for overseeing vision, training, and execution of the wealth management team for BakerAvenue clients. She is also an active member of the CFA Society of San Francisco and involved in numerous charitable causes.

Brynne Terry, OTD, OTR/L is a doctor of occupational therapy specializing in health promotion & wellbeing. She completed her training at Boston University, where she focused on stress management for college students, and at USC, where she practiced Lifestyle Redesign®, an approach utilizing lifestyle-based interventions to help clients implement sustainable routines.

Dee Opp, E-RYT 200 is a Yoga Therapist through the Mindful Institute of London and an Experienced Registered Yoga Teacher 200 Hour with 1,000+ hours of teaching experience. Her mantra is, "The breath first, the body follows, let the mind go for a ride," and her 'breath story' has been going for 50 years strong.

Moderator: Sheila Rabaut, CFP® partners with clients and works with multi-generational family engagements as well as helping women reach their highest financial potential, both personally and professionally. Sheila is also the FPASF's (Financial Planning Association of San Francisco) new president.



Audience Polling Question

What is your primary financial concern?

- Managing my debt
- Having enough savings for my lifestyle goals
- Having enough insurance to cover the current environment
- Timing: Life's changes i.e., career and gifting
- Missing out on the recent stock market rally in 2021

Financial Wellness

Organizing Your Finances & Staying on Top of Your Goals

Considerations for the Start of the Year

What's new as you're going into 2022?

- Personal changes, going through any transitions?
- Cash flow
- Asset and debt management
- Tax, insurance and legal considerations



Personal or Life Changes



Progress on Last Year's Goals

Where are you today vs. last year?

Take inventory of recent accomplishments and what is working for you



New 2022 Goals

Prioritize and create a timeline – incorporate that into your overall plan



Major Life Events / Milestones

Consider any major life events or milestones for you or your close family and friends



Changing Variables or Circumstances

What could potentially impact your plans for the year?



Cash Flow for the Year

- ✓ Changes to Household Income or Expenses
- ✓ Cash Flow Plan
- ✓ Employee Benefits
- ✓ IRA Contributions
- ✓ Progress Towards Financial Goals
- ✓ Annual Gifts
- ✓ Subject to RMD

Managing Assets & Debts

- ✓ Emergency fund
- ✓ Plans to buy / sell business, personal, or real estate property
- ✓ Debts to eliminate
- ✓ Mortgage refinancing
- ✓ Loans or agreements
- ✓ Investment performance and current risk tolerance
- ✓ Asset location across your portfolio
- ✓ Credit
- ✓ Borrowing money



Getting Ready to File Taxes

- ✓ Tax Documents
- ✓ Taxable Gift
- ✓ Tax Bracket
- ✓ IRA Contribution
- ✓ Investments in Taxable Accounts
- ✓ Unrealized gains



Insurance and Legal Review

Health- or Medical-Related Changes

Review your policy to ensure you are covered.

Life Insurance

Make sure it is appropriate coverage

Disability Insurance Coverage

Long-Term Care Insurance

If you are planning to self-fund, do you have a savings goal?

Property Improvements / New Valuables

Make sure that they are insured.

Estate Plan

Titling / Ownership of Assets

New Laws

Think through your current strategies & address new laws that may impact your financial plan

Business Changes

New or Expiring Contracts / Agreements

State-Specific Considerations

Audience Polling Question

- On a scale of 1-5, how would you rate your current stress level?

Emotional Wellness

Making Stress Management Part of Everyday Life

The Facts About Stress

- **61%** reported money was a **significant** source of stress¹
- Stress gender gap exists²
- Nervous system response to an external trigger

FIGHT-OR-FLIGHT STRESS RESPONSE	REST-AND-DIGEST RELAXATION RESPONSE
Chain reaction to a perceived threat	Responsible for maintaining balance
Release of hormones to prepare the body for action	Opposite effect of stress response: relax
Necessary in threatening situation, damaging if chronic	Ideal to be in this state a majority of the time
Results in increased risk for mental & emotional health problems / changes to brain structure ³	Optimal functioning of all body systems

Sources:

1. APA, Stress In America 2021

2. NYT, There's a Stress Gap Between Men and Women, Here's Why It's Important & M. Pilar Matud, Gender Differences in Stress and Coping Styles

3. MQ, Stress and Our Mental Health

Stress Management & Self-Care Practices

Towards Building Emotional Resilience



MEDITATION &
MINDFULNESS



PHYSICAL ACTIVITY
/ EXERCISE



GRATITUDE
PRACTICES



BREATHING
EXERCISES



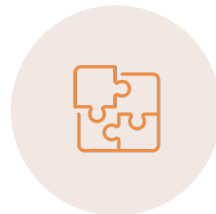
GET OUT IN
NATURE



CONNECTION WITH
FRIENDS & FAMILY



TAKE BREAKS



HOBBIES



SET BOUNDARIES



PROFESSIONAL
GUIDANCE

What's the best stress management or self-care strategy?

Stress Management & Self-Care in Daily Life



LIKE BRUSHING YOUR TEETH...



*YOU HAVE TO DO IT
EVERY DAY.*

Audience Polling Question

- On a scale of 1-5, how often do you actually think about your breath?

Physical Wellness

Using Your Breath to Achieve Wellbeing

Top 3 Reasons to Work with Your Breath

One of Our Greatest Assets

1

Regulate our
nervous system &
manage our energy

2

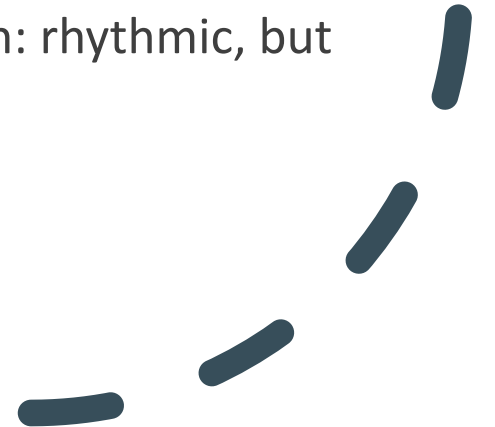
Increase our ability
to focus, learn new
information, make
decisions

3

Decrease our
reactivity to the
external
environment,
distractions

5 Tips for a Functional Breath

1. Breath is conducted in and out through the nose (avoid mouth breathing)
 - Notice excessive sighing, coughing, yawning (signs of mouth breathing); the mouth is for eating, drinking, laughing, singing
2. Upper chest and accessory breathing muscles are completely relaxed
3. Movement is contained in the lower rib cage
 - Diaphragm arcs out on the inhale and in on the exhale
4. The breath is completely silent, inaudible
5. Smooth and steady oscillation to the breath: rhythmic, but not rigid



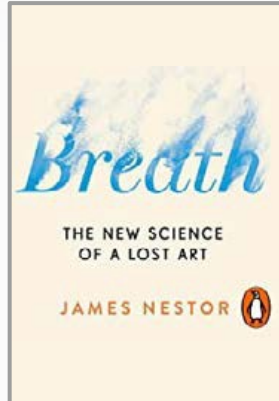
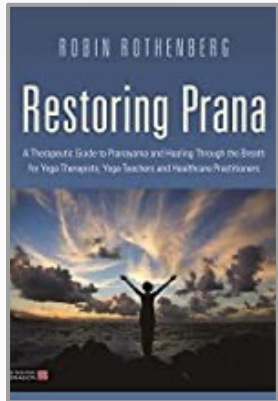
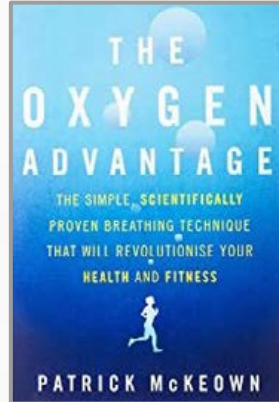
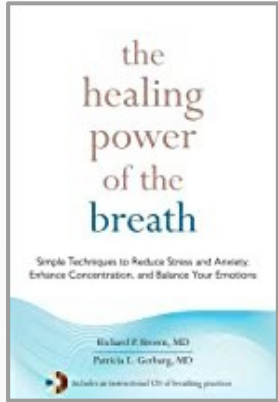
Breath Practice

For a Felt Sense of Regulation

- **HA Breath:** to increase focus and discharge any feelings of unease
- **Subtle Breathing:** to reinforce the ability to balance oxygen and CO2
- **Alternate Nostril Breathing**



Good Reads and Dee's Contact Info



Learn More

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Thank You



For more information, please visit the Financial Feminism MasterClass Series at wealth.bakerave.com/ff or email us at financialfeminism@bakerave.com

BakerAvenue works with our female clients to understand what is important to them from a generational standpoint. This helps us to build personal long-term relationships with our clients and align their financial goals with their values and changing circumstances. When you need to discuss your personal and professional life transitions, BakerAvenue is here for you.

Our firm provides comprehensive wealth management and investment expertise for high-net-worth individuals, families, trusts and foundations. Driven by our purpose, we strive to make a positive impact on society alongside financial return. We're headquartered in San Francisco with offices in New York, Dallas, Seattle, and San Diego.