



What happens when you become the central figure in your own planning?

When we founded Cedar Brook, our mission was to overcome a prevailing challenge facing families who wish to plan for and manage their financial affairs. Our industry leads consumers to look at planning through a lens of numbers first and foremost. In this traditional approach, financial conversations are so hollow, they become disorienting. Instead of planning as a reassurance about your future, the dialogue morphs into an even thicker cloud of confusion.

Fortunately, there is an alternative: one that begins by helping you celebrate and cultivate everything you've achieved and brought forth into life so far. It's grounded in the belief that – by harvesting your life experiences – your wisdom itself becomes the raw material of your planning.

There are two sides to every family history. Every family has challenges and triumphs. Every family works as a community unto itself, and as participants in the communities around them – schools and neighborhoods, church, synagogue, business environments and more. All of these experiences tell the story of your life: they are markers of your proudest moments. Likewise, they can be sparks of aspiration for your desired future.

The Humanity
Factor™
& Cultivate Today™

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Cultivate Today™ reminds us that we have a choice: we can reset the very vantage point from which we plan. We can let go of the old way – in which plans on paper get tucked into grand leather binders and marked as endpoints.

The Humanity Factor™ plants our flag of belief in a different way to plan: one that honors individuals and families as the central figures in their own planning. By nature of celebrating the people at the center of the plan, planning itself becomes a fulfilling journey: one that you're drawn to step into with full participation.

In any great firm, credibility and credentials are presumed. The key is for the facts and figures, strategies and solutions, to serve you instead of suffocating you. Your plan should feel like a clear and familiar version of your best self; of your future self. We call it The Humanity Factor.

As always, feel free to reach out to us with comments or questions on this or other planning concepts.



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