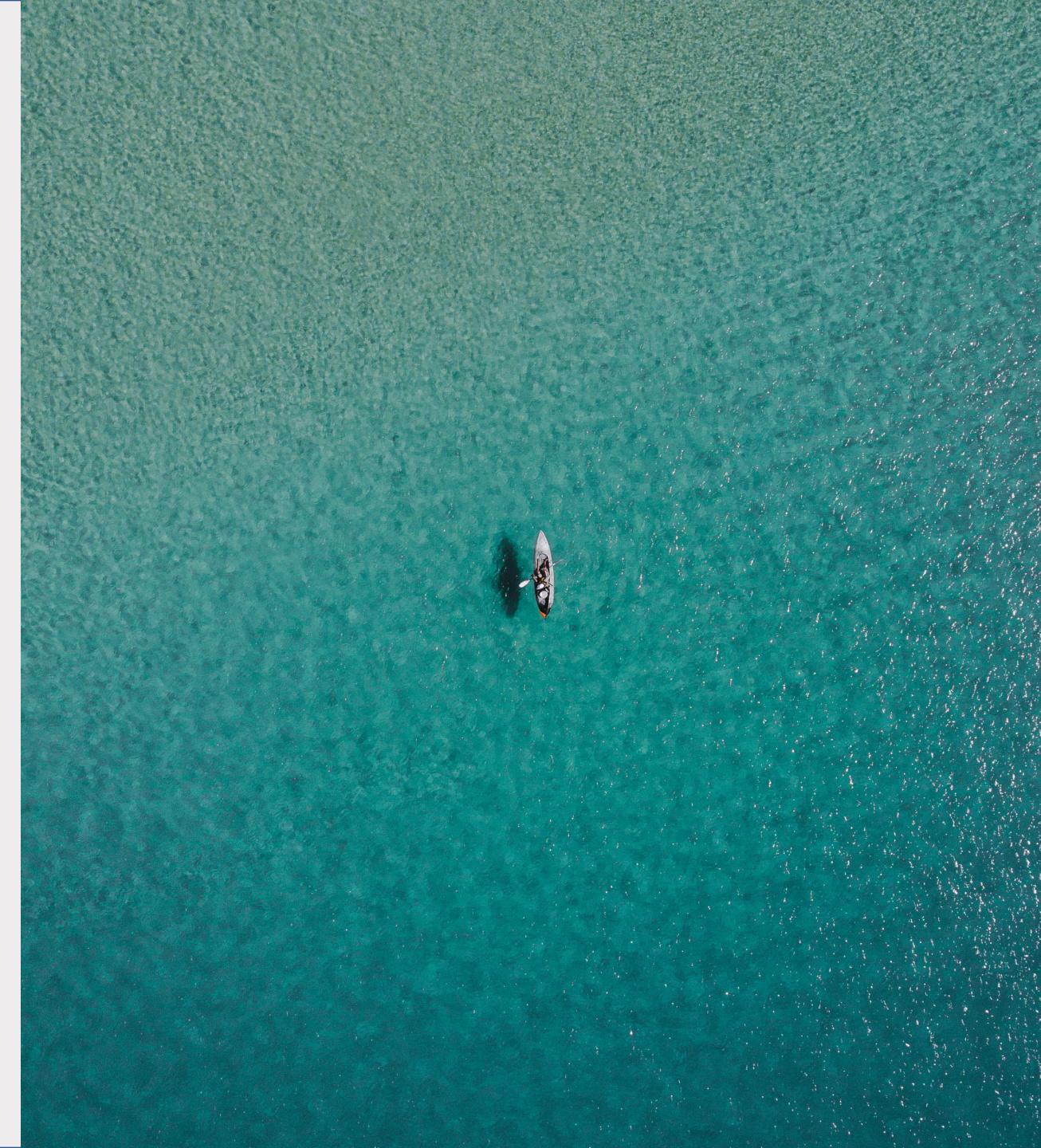


Build your Financial Wellbeing

The program to take your finances to the next level and build wealth to realize your dreams



The dream home

This was not supposed to happen to me. How could I be so stupid?

I had studied Finance and Economics, I had an MBA from a great university, I was working at one of the world's top management consultancies, McKinsey, coveted by thousands of applicants each year.

But I had not done ANY investments for myself. Nobody ever told me to start investing at business school. In my family nobody invested. And I never took the time to learn to do it myself.

Yes, it's kind of embarrassing. But what really got me upset were the MISSED OPPORTUNITIES. Had I started to invest when I was younger – even just 100 Euros a month – the power of compound interest would have built me a solid financial foundation to use as I like.

It's not that I had any real difficulties in life. I have been very lucky. My husband and I had well paying jobs, but the money just came in and went out. No investing, no long-term perspective, no wealth building.

And then something happened.

The DREAM home. The one with the big terrace, where a view of the Swiss Alps invites to go hiking. With lovely wooden floors. Where we see our kids' kindergarten from the window. When we first visited, I felt instantly at home and saw myself there, walking in slippers, with my coffee cup in my hand.

Me and my husband were 38 years old and realized that we had the opportunity of a lifetime to buy our dream home. We had been looking for years. *But we did not know if we could afford the down payment.*

We had to scrape together every penny of cash we had, and it was still not enough. We went to speak with various advisors who sent us in different directions. After months of painful work, uncertainty, stress and calculations at night, we managed to find a solution, but had to pledge all our pension savings. It was a humbling experience. And I decided then and there to take control of our finances, so we would always know where we stand, and to put our money to work.

I learned a LOT from this experience. I realized that financial wellbeing gives you freedom, security and more options.

And secondly, it is not easy to do this (organizing finances and investing), even if you are from the industry. It takes time, reading, thinking, going through your life's matters. Sometimes you and your partner are not on the same page. There are complications. And that's why it's easier to push it to a later time, even if we know how important it would be.

In retrospect, going through this was one of the best things that happened to me. And that's why, I'm here today. I want to pass those lessons on to you and help you through your own journey to financial wellbeing.



What is financial wellbeing?

- Do you know how much your Net Worth is?
- Do you have what it takes to cover unexpected situations?
- Do you have assets that build wealth for you when you live your life?
- Do you know that you are not being taken advantage of?
- Do you have a consistent investment strategy?
- Do you feel secure for your retirement?
- Do you have the means that enable you to live your dream life?

Financial wellbeing is knowing the answers to all these questions and more. It means you are in control of your finances, and of your life.





How do you feel about money?

How often do you check your bank account? Do you experience negative surprises or panic when you look at it? Are you a financial firefighter?

The last thing you want to look at every day is your bank account... But if you are anxious about money, you will constantly think about it.

Or are you an ostrich? Sticking your head into the sand and rarely, if ever, looking at your financial situation holistically and how to make the most of it and become financially free?

If you are currently in a “luxury situation” with a great income, it is easy to just live your life and not worry about it, even if most of the money you receive quickly disappears somewhere...

When things are going well for you, that is the best time to develop your long-term strategy and put it into action. So that you’re prepared when something happens.

The biggest mistake is, we think we have time.

Is now the time to do it?

I read probably 15-20 books on investing and financial management per year. Why? Because I'm a finance nerd and I love those books!! But I know this is not for everyone.

So, if you want to take control of your finances, here are two options.

Option 1: Do-it-yourself. There are tons of good materials available, even for free. If you send me an email titled "RESOURCES", I will send you my curated list of the best financial tools, books and podcasts. With them, you will learn things about investing that will forever change how you think about money and that you can implement in your life.

Option 2: Get help. If you want to reach better results faster, join my Financial Wellbeing coaching program. In this program you will join a group of other people just like you. You can share your wins, you can ask questions, and you can learn about ways to accelerate wealth creation. And we will develop your plan together, in dedicated 1-on-1 sessions. The program includes a success guarantee for concrete results.

Whichever option you choose, remember that you can take control of your financial situation and make your dream future into reality.





What could financial freedom mean for you?

- Saying goodbye to the stress of your work, waking up in the morning whenever you like and spending your time doing what you really love?
- Being able to take 3 months off each year to travel the world?
- Knowing that you and your loved ones will be able to get to safety, even if a disaster strikes?
- Being able to splurge and treat your family and parents to a luxury stay at an all-inclusive resort in the Maldives?
- Being able to significantly support a cause that your heart beats to?
- Buying your dream home to refurbish and decorate according to your wishes, then inviting friends to come for long relaxed visits?

What's stopping you?

6 weeks to take your finances to the next level (1/2)

The Build Your Financial Wellbeing program is a compact 6-week program of 5 sessions, which will take you through the key principles of financial wellbeing, wealth building and investing. The program will be hands-on, including some group sessions as well as several 1-on-1 coaching sessions to design your path to financial wellbeing and determine the concrete steps to get there

1 – Foundations of financial wellbeing

Joint group session led by coach, 120mins

- Why is financial wellbeing important?
- Dreaming big – defining your dream life and the financial elements required to make it into a reality
- Key principles of sound financial management
- Power of investing
- Addressing mental barriers to building wealth

2 – Where do you stand now and where do you want to go?

Individual 1-on-1 session with coach, 90mins

- Reviewing your personal financial situation – how close are you to realizing your objectives?
- Step-by-step analysis of your financial situation
- Understanding the opportunities and risks
- Benchmarking the returns and costs – are you making the most of your assets?
- Creating an action plan that's tailored to your situation



6 weeks to take your finances to the next level (2/2)

3 – Take control of your financial flows

Individual 1-on-1 session with coach, 60mins

- Taking control of your monthly financial flows (i.e., what comes in and what goes out)
- Optimizing your income and expenses to accelerate wealth building
- What is holding you back – addressing mental barriers
- How much can you realistically save, invest and spend?

4 – Making your wealth grow

Joint group session led by coach, 120mins

- Key principles of investing for building personal wealth
- Defining your investment strategy
- How to set up automatic investments to minimize your time commitment
- Understanding risks and protecting your future
- Family – how to consider your partner and children?

5 – Being in the driver seat

Individual 1-on-1 session with coach, 60mins

- Finalizing your financial plan, including your tailored investment strategy
- Determining concrete steps and milestones on your way to financial future
- Opening your investment account and doing your first investment (if you wish)
- Celebrate your achievement



Meet your coach, Minna

- Born and raised in Finland, global citizen having lived in 6 countries on 3 continents
- Lives in Switzerland and is married and a mother of two
- 15 years in consulting for the financial industry and asset management at McKinsey & Company and BlackRock
- Passionate about investing and empowering women on their financial journey
- INSEAD MBA and Master of Science in Economics
- Managing own investment portfolio with six figures
- Instagram: @minnaschmidt

I'm very much looking forward to working with you!





Details for the journey together (1/2)

What to expect

- 1-on-1 personalized advice for your situation
- Inspiring discussion in a small group
- Getting clarity on your financial strengths and weaknesses, and how to keep track of your situation over time
- Defining concrete steps on how to take your finances to the next level and build wealth to realize your dreams

Your commitment

- Join virtual sessions and do homework (Note: this may take some time depending on your situation, but it's worth it!)
- Be prepared to share your financial situation (only to the coach, and to the extent you're comfortable to share)

Success guarantee

- Live advice: I will do my very best to support you on your journey. If you have any questions, you can send me an email or a what's app message any time, and I'll answer as soon as possible
- Concrete results: I will guide you to open an investment account and place your first investment (if you wish)
- Money back guarantee for 30 days: If for some reason you are not satisfied with the course, and you show me that you have completed the homework and tried to apply the course learnings, I will give you money back during 30 days from the course start

Details for the journey together (2/2)

Logistics

- The course will run for 6 weeks from August 28th to October 6th, 2023
- Group sessions (in English) will be scheduled as follows (choose either option 1 or 2):

Group sessions	Option 1	Option 2
1. Foundations of Financial Wellbeing	Tue 29.8. at 12-14:00cet	Thu 31.8. at 19:30-21:30cet
2. Making Your Wealth Grow	Tue 19.9. at 12-14:00cet	Thu 21.9. at 19:30-21:30cet

- Video recordings will be available if required (but I encourage you to join live to benefit from the discussion!)
- Your three 1-on-1 coaching sessions will be bookable online with availabilities both in the daytime or in the evening during the week

Price

Price of the program is CHF/EUR 990, including:

- 7.5 hours of personalized 1-on-1 coaching and group training
- Live support to answer your personal questions
- Library of tools, materials, playbooks and resources (see next page)
- Access to a community of like-minded people (see next page)
- Success guarantee including money back guarantee (see previous page)





Key tools and resources included in the program

Tools

- Personal Net Worth template, where you can see your Net Worth and track your progress over time
- Monthly Financial Flows template, where you can track money coming in and going out, and determine amounts for saving, investing and spending
- Passive Income template, where you can simulate the level of investment needed for creating your target passive income
- Retirement Forecast template, where you can project your financial situation after retirement

Action plan

- Personal Financial Plan template including your tailored investment strategy, including my feedback and advice
- Playbooks on key topics, e.g., automating finances, opening an investment account, criteria for choosing investments, how to invest for kids

Resources

- Criteria for selecting elements to your investment portfolio
- Curated list of the best financial tools, books and podcasts that I would recommend for further self-education

Community

- Community for course participants (voluntary to join), where you can ask questions, share your achievements, or simply connect with likeminded people

Live advice

- If you face a blockage or have a question, get live advice from me via What's App or email





*Yasmine,
Luxembourg*

Building my financial well-being with Minna has been an incredible journey. The program takes you step by step through the ‘why’, the ‘what’ and the ‘how’ from a financial perspective and, importantly, also from a human perspective. Minna is a great listener and patiently guided me and answered all my questions but also helped me address so many fears I had: fear of looking into my finances, fear of projecting myself, fear of investing.

Call to action

Most people do not know their current personal Net Worth or how their financial situation will be in their retirement years.

It is far easier to ignore things. This is effectively saying to yourself: “I have no control over my finances”.

But there is power in acknowledging your situation and taking ownership of problems and making a plan.

If you want to stop worrying about money, you need to take responsibility and do something about it.

When you do, wonderful things can happen.

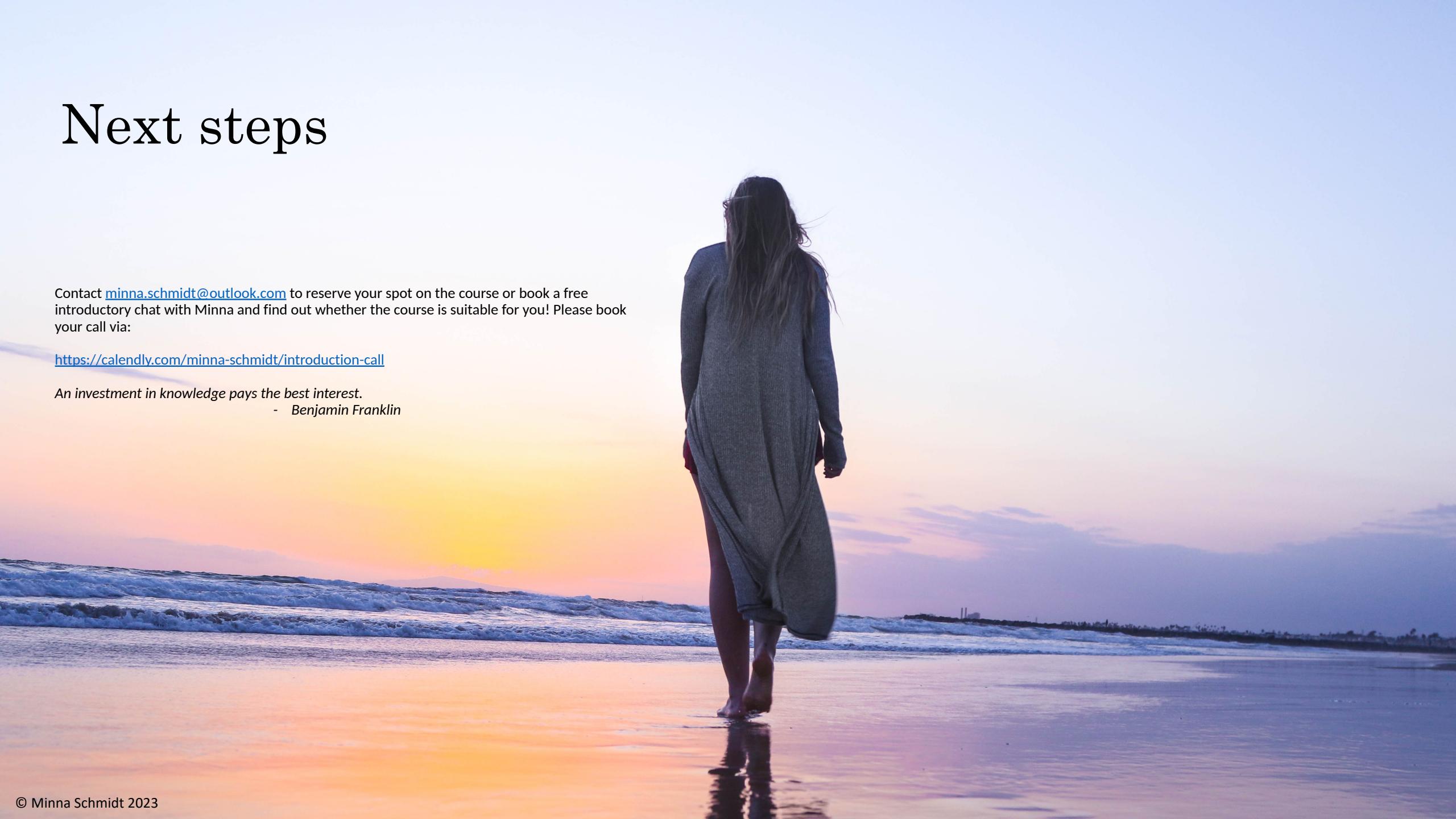


Next steps

Contact minna.schmidt@outlook.com to reserve your spot on the course or book a free introductory chat with Minna and find out whether the course is suitable for you! Please book your call via:

<https://calendly.com/minna-schmidt/introduction-call>

An investment in knowledge pays the best interest.
- Benjamin Franklin



Important – please read

- I do not provide investment, legal or tax advice nor sell any financial products, but will guide you through criteria and options
- All decisions are taken by you – I do not assume any liability
- I will keep your information confidential – happy to discuss this if you have specific needs

If you have any questions, wishes or doubts, please reach out!

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