

# WEALTH MANAGEMENT FIRM BOLSTERED BY CPA SKILLS

## SAVING. OWNING. LENDING.



These are three core financial methods investors need to use to meet their retirement planning goals, according to Jason R. Jones, managing member of Cache Financial, LLC, based in Providence, Utah.

As a wealth advisory specialist, Jones' goal is to help clients understand the basics of where their money is and what it is doing for them.

"I ask clients, 'How much do you want to be super safe (in a federally insured savings account) to be set aside for future events that is readily available when needed?' Then I ask how much do they want to invest where they own equity stocks in a business, and how much do they want to lend in the form of purchasing bonds," explained Jones.

The answers to those questions – tempered with an

analysis of risk tolerance and an assessment of how realistic a client's retirement goals are based on their resources – are what Jones uses to build efficient private investor portfolios that look and work more akin to an institutional investment portfolio.

As more and more of his book of business gravitates toward fee-based planning, Jones status as a CPA means he can more thoroughly fulfill his role as a fiduciary to his clients.

Noting that not many financial advisors are licensed CPAs, his background in accounting gives him an edge in helping clients evaluate what their individual strategy should be regarding minimizing their annual tax bill, maximizing their Social Security benefits, determining a cost-efficient transfer of wealth, and managing charitable donations.

"I work closely with a local CPA firm, but the fact

that I am also a CPA means I understand these other financial implications very well and can knowledgeably help clients with decisions regarding these things that many other advisors don't know," Jones said.

He describes his role as a financial advisor as "a coach and psychologist at the same time" because money is an emotional topic. Jones said it's important to factor in the feelings clients have regarding their financial future and security while educating them regarding the ins and outs of the investment world.

"One thing a lot of people overlook is the psychology aspect of money management," Jones said. "But I see that in my relationships with clients, it is my role to help that investor make the best decisions with their money based on where they are right now in their lives – and where they want



to go from there."

For more information on Cache Financial, LLC, visit: [cache-financial.com](http://cache-financial.com)



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