

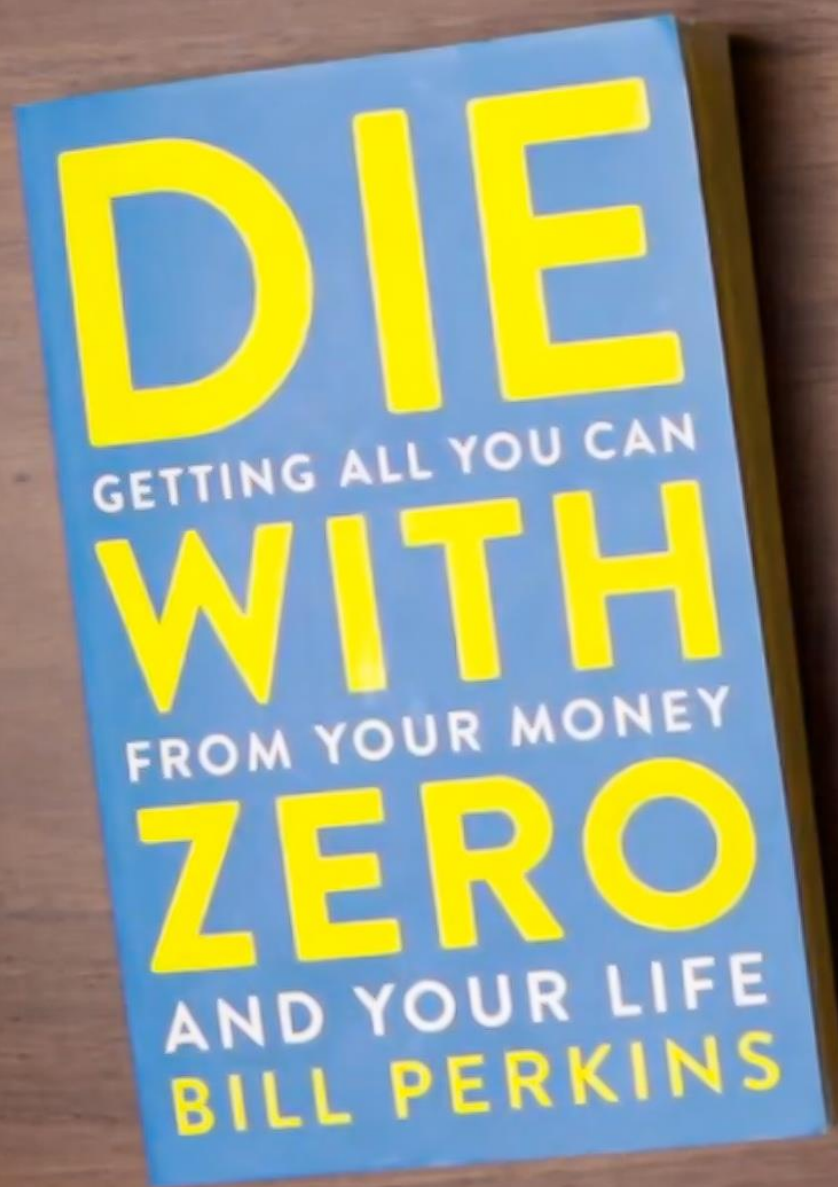


‘Die with Zero: The real purpose of Financial Planning’

Tom Morgan DipPFS
Orca Wealth Ltd

The Killer Question





**We're good at
this...**

(but it misses the point)

Finding the 'Why'

Early Client Interactions



How do we do this?

(Create a safe space)



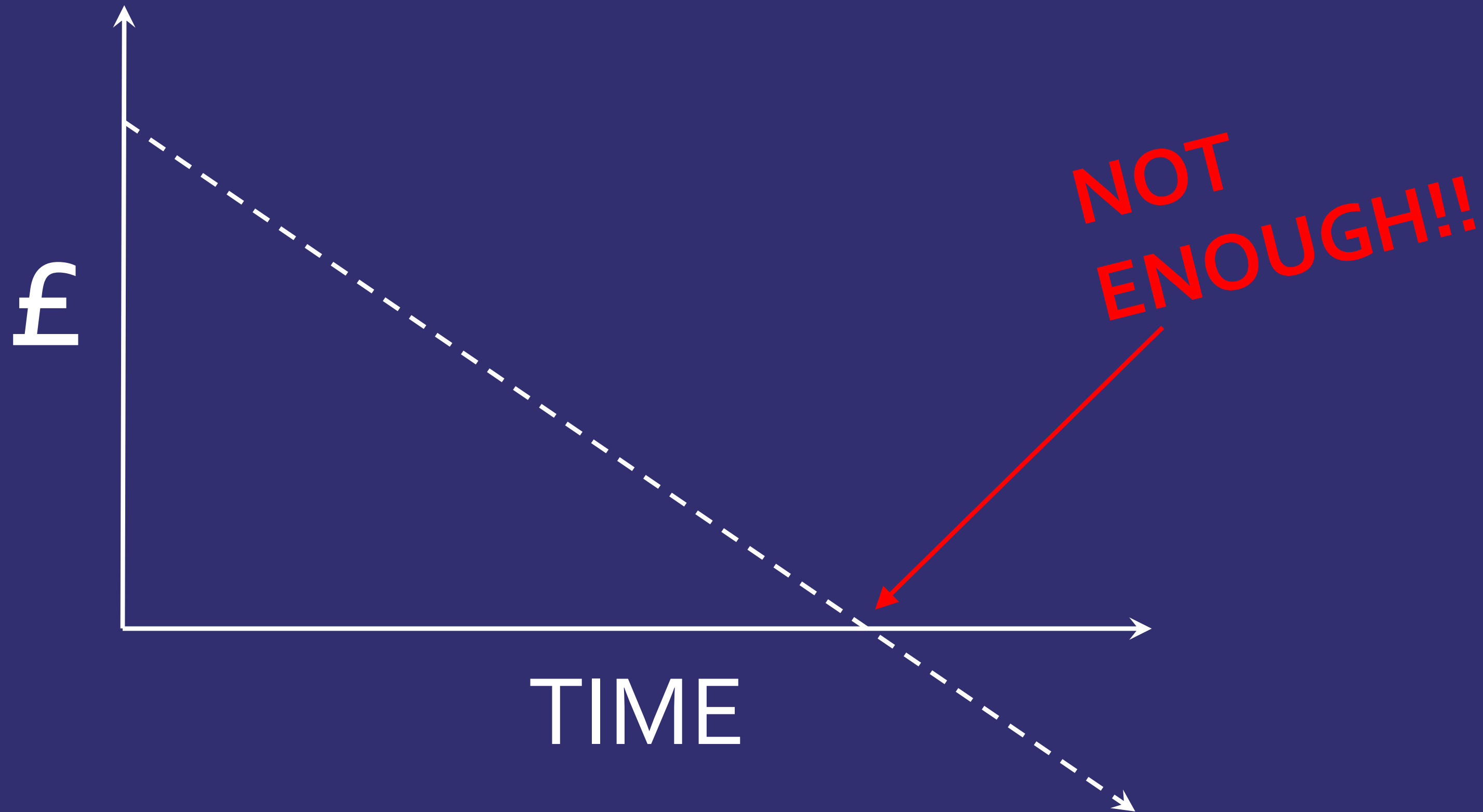
Retirement Seasons

The Go-Go Years

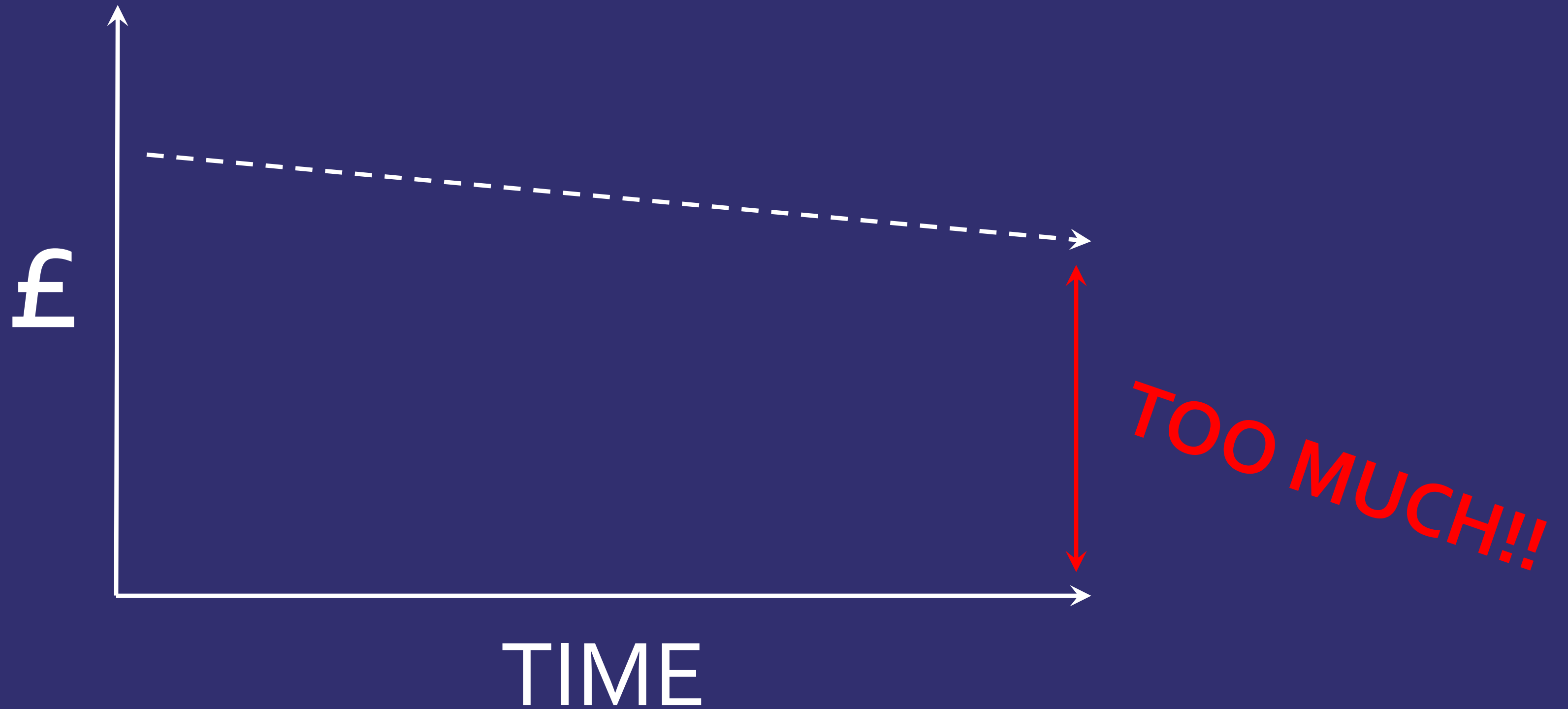
The Go-Slow Years

The No-Go Years

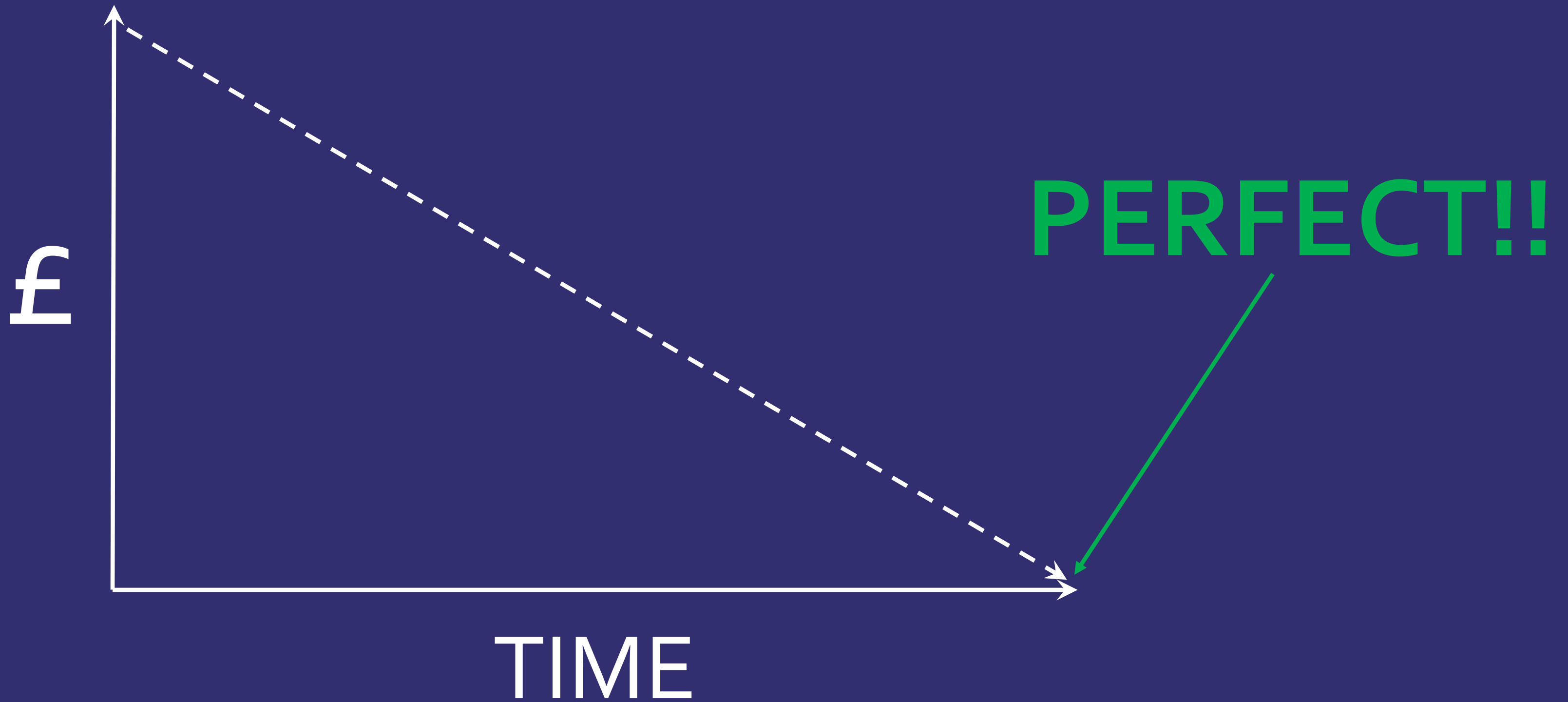
Bad Financial Plans



Bad Financial Plans



Die with Zero



*"20 years from now, you'd give anything to be
this exact age, exactly this healthy, in this
exact moment.*

Take a second to enjoy it."

Richard Webster

Thank you!

Tom Morgan DipPFS
Founder & Financial Planner
Orca Wealth Ltd