

## How vs Where

When it comes to making financial decisions, the common question is often "**Where should I put my money?**" However, a question that is more important but often overlooked is "**How should I use it?**" Let me elaborate on the distinction between WHERE and HOW.

Consider this analogy: during his prime, Tiger Woods was widely recognized as the best golfer globally. Now, imagine you aspire to excel in golf and are given a choice – either you have Tiger's golf clubs for a lifetime, or you receive lessons from his swing coach for a year. Which option do you believe would enhance your playing skills? Which one would you choose?

It's likely that you intuitively lean towards option b) – lessons with his swing coach. This focuses on learning HOW to swing the club effectively. In fact, it's plausible that Tiger Woods could perform exceptionally well with any set of clubs because his emphasis was consistently on perfecting his swing, with the golf clubs being a secondary consideration. The question of "Where should I put my money?" is comparable to asking which golf clubs would help you play like Tiger Woods.

In the realm of personal finance, the golf clubs represent financial products, while the swing embodies the strategies. I'm not undermining the importance of deciding where to allocate money; it is indeed crucial. However, it's a consideration made within the broader context of money strategies (the HOW).

Our approach involves collaborating with clients to formulate efficient money strategies while also selecting the most effective financial products available, aiming to maximize their wealth potential.