Mountain Views on Money

WHAT WE BELIEVE ABOUT MONEY

> *Wealth is built less by brilliance than by behavior: sound decisions, made again and again, for decades.*

FIELD GUIDE

Money, behavior and time

The ideas behind every plan we build at Mountain View Wealth Management.

LASTING WEALTH = A clear plan × Steady behavior × Time

12 PRINCIPLES WE PLAN BY

1 START WITH YOUR WHY

Money is a tool. Decide what it is for before you decide where it goes.

2 DEFINE YOUR "ENOUGH"

Know the number that funds your life, so you can stop chasing someone else's.

3 PAY YOURSELF FIRST

Save automatically, before you spend. Consistency beats intensity.

4 GIVE COMPOUNDING TIME

Growth is slow, then sudden. Years invested do the heavy lifting.

5 PLAN FOR THE FOUR RISKS

Longevity, inflation, volatility and emotion never retire. Plan for all four.

6 KEEP A MARGIN OF SAFETY

Cash reserves and cautious assumptions let you ride out the surprises.

7 OWN THE RIGHT RISK

Take the risk your goals require, not the risk your neighbor takes.

8 THINK IN DECADES

Judge a plan by where it is heading, not by this month's statement.

9 PLAN YOUR TAXES

What you keep is what counts. When and where you hold assets matters.

10 PROTECT WHAT YOU BUILD

Insurance, estate documents and beneficiaries keep one bad day from undoing decades.

11 BUY FREEDOM, NOT THINGS

The best return money can pay is control over your own time.

12 GET A SECOND SET OF EYES

A fiduciary CFP® can spot what is hard to see from the inside.

5 MONEY TRAPS TO AVOID

CHASING PERFORMANCE	KEEPING UP WITH OTHERS	OVERCONFIDENCE	PANIC SELLING	ALL-OR-NOTHING BETS
Stick to the plan	Define your own "enough"	Expect surprises	Stay calm, think in decades	Diversify, leave room for error

Brandon Lloyd, CFP®
Founding Partner & President · a fiduciary, local to Alexandria

(571) 368-6178
More free guides at mvwmllc.com/resources

For educational purposes only; not individualized investment, tax or legal advice. Mountain View Wealth Management LLC, 6001 Tower Ct., Alexandria, VA 22304, is a Virginia-registered investment adviser. © 2026 Mountain View Wealth Management LLC.