WEALTH IN YOURSELF

Who We Are

A Clear Financial Roadmap for the Life You're Building

A little history about us...

Helping you design your ideal life & take control of your time & money

I'm Josh St. Laurent, founder of Wealth In Yourself.

I grew up experiencing real financial instability—my family lost savings in the 2001 market crash and our home in 2008. That taught me early that income alone does not create security; strategy and risk management do.

In my 20s, I worked multiple jobs and realized effort without structure has limits. I spent over a decade in professional financial planning, where I was recognized as a top advisor nationwide. Still, I saw a gap in the industry: money was managed without a plan for the life it was meant to support.

Wealth In Yourself was created to close that gap by helping business owners and real estate investors build financial systems aligned with how they actually want to live.

Josh St. Laurent MS CFP® CFT™ APFC® ACC
Founder/CEO

Josh's Credentials and Qualifications

EDUCATION

Master's Degree: Advanced Financial Planning: Concentration in Life Planning
Bachelor's Degree: Business Studies, Corporate Finance

CERTIFIED FINANCIAL PLANNER®
Certified Financial Therapist™
Accredited Personal Financial Coach

EXPERIENCE

13+ Years as a Financial Advisor
Distinguished Adjunct Professor, Golden Gate University
Has worked with clients in all 50 states
Real estate investor/Serial entrepreneur
Host of the Wealth In Yourself Podcast

As Seen In: The Wall Street Journal, Forbes, MarketWatch, Morningstar, The New York Times, Advisorpedia, BiggerPockets

FEATURED FINANCIAL ADVISOR

People We *Love* Working With:

At Wealth In Yourself, we specialize in partnering with a unique set of clients.

Our services are best suited for individuals who are...

Committed to changing their reality through financial life planning. Our clients are intentional, wise, and committed to making their life what they know it can be.

They love to travel, work hard, learn, and give back to their communities. Instead of cutting expenses they like to focus on building new income streams.

Entrepreneurs

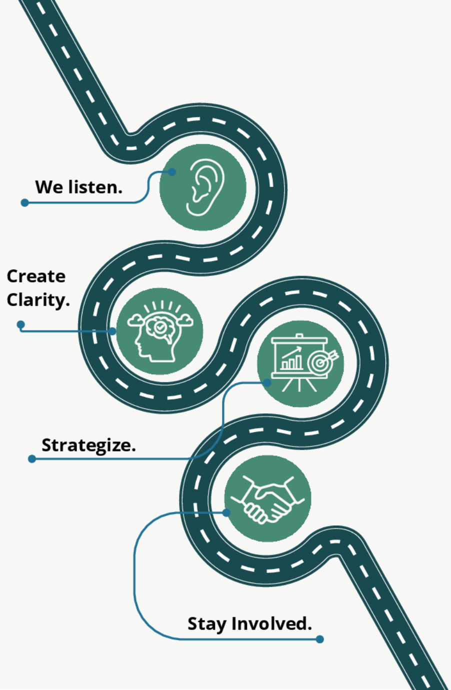
Business owners with uneven income who need tax-aware planning, cash flow systems, and clarity between personal and business finances.

Real Estate Investors

Investors building wealth through rentals or development who want coordination across entities, taxes, and long-term strategy.

FIRE Followers

High savers focused on optionality and time freedom who want intentional planning, not extreme deprivation or generic advice.



What To Expect

Our process is designed to bring clarity first, then structure decisions around the life you're trying to build—not just the money you have.

We Start By Listening: We learn how your business, investments, and personal finances actually work today, including where complexity and stress are showing up.

We Create Clarity: We identify what matters most, where decisions are misaligned, and which issues deserve focus now versus later.

We Design the Strategy: We build an integrated plan that coordinates cash flow, taxes, investments, and real estate around your goals and constraints.

We Stay Involved: We revisit decisions, adjust for change, and help you stay focused as your life, business, and opportunities evolve.

This is not a one-time plan. It's an ongoing advisory relationship.

How Our Flat Fee is Calculated

Our fee is calculated using a declining percentage model based on total net worth (excluding primary residence), then converted into a flat annual advisory fee, billed monthly.

1% *First million*	**.35%** *1-3M*	**.2%** *3-10M*	**.1%** *Over 10M*

This approach reflects increasing complexity without penalizing scale.
The result is a flat annual fee that aligns incentives and avoids asset-based billing.

Minimum annual advisory fee applies. Ongoing relationship required.

What Does Your Ideal Life Look Like?

Financial life planning means taking your time, money, and dreams and combining them to make a plan for the future.

Consider the following 3 questions:

- If you had an unlimited amount of money, how would your life change?
- If your doctor told you that you only had 5 years to live, what would you do differently?
- If your doctor told you that you only had 1 day left to live, what would you regret not doing?

The Value of Expertise

Vanguard Advisor's Alpha Study

Vanguard did a study to quantify how much value an advisors brings to a client. Their results showed that an advisor could deliver "*Up to, or even exceed 3% in net returns*" That is substantial, especially over many years.

Michael Kitces - 101 Things that Advisors Actually DO to Add Value (Beyond Just Allocating A Portfolio)

Often people are curious about what a financial planner is actually doing behind the scenes and what sorts of area they can ask for help with. This list of 101 things only scratches the surface but is an excellent resource if you're not sure of the specific things an advisor can be assisting with.

Your ideal life *starts here.*

- Trust, teamwork, and personalization
- Continuous partnership and expert collaboration
- Tailored financial strategies

Your financial success is our mission. Together we'll create a life that's not just rich in finances, but also rich in experiences and memories.

Schedule your discovery meeting today.

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