INFOCUS
FINANCIAL ADVISORS, INC.

A LETTER FROM THE PRESIDENT

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A LETTER FROM THE PRESIDENT

Eric W. Johnston, CFP*

Dear Clients and Friends,

What did you do each day of 2022? As many self-help books say, what you do daily, weekly, monthly, and yearly becomes who you are. So, what we do daily makes all the difference. Our daily work at InFocus is squarely focused on helping you get all you want from your retirement years. That is who we are. Another company I'm sure you know really illustrates this focus and passion. At Apple Corporation when you start working there it's been said you receive a note that reads:

"There is work and then there is your life's work. The kind of work that you'd never compromise on. That you'd sacrifice a weekend for. You can do that kind of work at Apple. People don't come here to play it safe. They come here to swim in the deep end. They want their work to add up to something. Something big. Something that couldn't happen anywhere else. Welcome to Apple."

At InFocus we're constantly striving towards that kind of meaning and purpose in our own lives and work, so you and your retirement years may benefit. We constantly work to make sure your life is well planned financially and since you "can't take anything with you" from this life, we strive to help you get every ounce out of life. Like the folks at Apple, we often work long hours, sacrificing evenings and weekends. That's what it takes. We have organized meetings to find new ways to improve our offerings. We take advantage of volatile markets and do whatever it takes to add confidence to your retirement years. As Apple also says, "we want our work to add up to something" each day, week, and year. Our team remains committed to our lofty mission as shown on the next page. Part of our mission is "To change people's lives by helping clients achieve financial security in retirement…" We're really focused on this mission weekly, and we talk about how we've done that in different clients lives every Wednesday morning in our weekly company meeting. And when it comes down to it, "changing lives" is no easy task.

To change lives, we have to be adept at finding out what you really want to accomplish, and then help you make sure you're able to do it financially or find ways to do it. I hope we're finding out what you want to accomplish and you're doing it. We have helped people find ways to be able to sustainably spend a little more, travel more, gift more to charity effectively, gift to their children equitably, build new buildings during a market downturn without selling low, or simply get on track for a more rewarding retirement. Our clients are traveling, building second homes, sailing the oceans, welding, knitting, hunting, fishing, golfing and as far as we can tell really enjoying their retirement years. That is why we do what we do.

The tasks or mechanics of what we do have your enjoyment of the resources you've saved overtime at heart. Our credentialed team who executes on our ClearView360™ process are making moves to save taxes, doing Roth IRA conversions, forecasting 10 and 15 years out to see how things might look for you then, staying in reasonably valued investments, and repositioning bond portfolios for higher interest and lower volatility. With two new staff this year, Samantha Kontz managing our client experience and Reagan Ahlquist helping to manage our portfolios, we are doing even more each day. We hope this focused daily work makes us the top team we wish to become. We hope it results in your ever greater retirement years.

If you're a new client or have been with us a while, InFocus reinvents itself regularly in our growth and abilities. I might even say with a proud grin "Welcome to InFocus!"

Wishing you a happy and healthy new year,

Eric W. Johnston, CFP®
President/Financial Advisor

ClearView 360

ClearView360™ is an ongoing process and the steps that our company takes to provide you with great confidence throughout your retirement.

What ClearView360™ Provides:

- A team dedicated to success in your retirement years
- Initial Retirement and On-Track to Retire Checklist
- Recurring assessments and follow up summary letters
- Risk-managed distribution strategies which are continuously evaluated to meet your unique retirement needs
- Creative tax and planning that can keep your net worth maximized and tax liabilities minimized
- Your dedicated and specialized teams for investing, planning, operations, and marketing

OUR MISSION

We are changing lives by helping clients achieve financial security in retirement with an exceptionally qualified, focused, and results-oriented team of planning, investing, advising, and fiduciary professionals.

Our investing and support team efforts are successful because we are committed to serving clients with courtesy, promptness, accuracy, warmth, and honesty.

OUR VISION

Continue to be the leading Delmarva area resource in helping people formulate, successfully navigate, and subsequently help achieve their financial plans and goals for their retirement futures.