

## NEWS



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### **Eugene-Based LifeCraft Financial Planning Opens New Office, Offering Fee-Only Wealth Planning**

*Founder launches commission-free Registered Investment Advisory and financial life planning firm as a member of Alliance of Comprehensive Planners*

**EUGENE, Ore. [June 10, 2021]** – [LifeCraft Financial Planning](#), an independently-owned and operated financial planning firm, which is registered with the Division of Financial Regulation – State of Oregon, today announced they have opened a virtual office. Founded by Miriam Whiteley, CFP<sup>®</sup>, CeFT<sup>®</sup>, RLP<sup>®</sup>, LifeCraft Financial Planning offers comprehensive planning which includes retirement, tax, insurance and estate planning. In addition, LifeCraft offers investment advice and commission-free investing, income tax awareness and help with special transitions that come with aging and “lifequakes,” such as death, divorce, career changes, legacy planning, and other milestones.

“Services are offered on a fee-only basis, which means I do not sell investment products or insurance or receive commissions,” said Whiteley. “Conflicts of interest can arise when planners stand to gain financially from the purchase of products they recommend to clients. As a fee-only advisor, I base my recommendations solely on my clients’ needs.”

In addition to working with clients in Oregon, LifeCraft also works with clients in Indiana, Colorado and California. “A virtual office allows me to prioritize client commitments while giving me the ability to work with people who want the special services my firm offers,” said Whiteley.

**COMPASSIONATE PROBLEM-SOLVING APPROACH**

“At LifeCraft Financial Planning we offer a compassionate problem-solving approach to help you envision and plan for life’s best possibilities. When you work with us, we walk side by side with you, to help you live with ease because you’ve aligned your values with your financial life and you’re accomplishing your goals. The way we help you to achieve these results is by offering advice that is unique to you and that is always in your best interests. We are transparent in the way we work, and clearly explain our fiduciary duty and business model. We are paid a preset price that is all inclusive based on your assets, your income and the complexity of your situation.”

## **FOCUSING ON THOSE NEARING RETIREMENT**

“I established LifeCraft Financial Planning to help people nearing or in retirement create and sustain financial autonomy and security as they age,” said Whiteley. “When my clients work with me, they know I’m their partner and advocate for financial well-being. This is the part of their lives they’ve worked so hard for and I’m here to listen to them and work with them to navigate long life with confidence and clarity.”

Whiteley is passionate about helping her clients plan for the most meaningful kind of freedom: the freedom to pursue life’s passions, wherever they may lead.

“As a CERTIFIED FINANCIAL PLANNER™ professional I had the technical skills to be a source of practical financial knowledge and great financial outcomes for my clients, and I wanted the same depth of expertise on the human side of money,” said Whiteley. “I earned my RLP® – the Registered Life Planner designation – via the [Kinder Institute of Life Planning](#).” The Kinder Institute provides workshops, intensive trainings and consulting services to financial advisors worldwide that are based on client-centered Life Planning Methodologies and focus on the human side of financial planning.

## **LIFE EXPERIENCES AS INSPIRATION**

“My inspiration came from life experience as the caretaker of older parents, and as a Waldorf School teacher where I created original lessons plans and taught core academic subjects in grades 1-8. In both cases, I observed how much better life is when you prepare for the inevitable changes that come with growth and aging. That’s why I help my clients make clear decisions now so they can experience ideal aging instead of being burdened by the long-term costs of bad decisions and missed opportunities.”

“Then I recognized that transition expertise matters because the stakes are high and the opportunities are real, so I became a CeFT®, a Certified Financial Transitionist.” As such, Whiteley is uniquely qualified to help people who are moving through a major life transition such as death of a spouse, divorce or career change. A Certified Financial Transitionist (CeFT®) is trained to help clients navigate through major life events and the financial transitions that accompany them. The CeFT is the industry’s first designation specifically geared toward financial change and transition. The certification is offered by the [Financial Transitionist Institute](#), which is the training and certification division of the [Sudden Money Institute](#).

“You might find yourself in transition, with big choices to make at a stressful time in your life. I help people figure out what needs to be done now and what can, and should, wait for later. As a result, they can focus on making the important, time-sensitive decisions now, while taking time to consider decisions that they’d likely regret if they made them now. Clients who work with me appreciate that I help them identify what matters most, take the time to make decisions together with care, and empower them to live their most meaningful lives,” said Whiteley.

## **FIDUCIARY FIRST FOR CLIENT NEEDS**

Traditionally, fee-only planners have geared their services toward the very wealthy. Whiteley recognizes, however, that professional financial advice can make a great difference in the lives of middle-income individuals. “Many families are juggling multiple objectives of paying off debt, balancing financial support to children and parents, and investing for their own retirement,” Whiteley said. “They are looking for help to organize their finances and develop a sound plan for their future. Most of all, they seek peace of mind and realize they don’t have the time or expertise to do it themselves.” Whiteley encourages anyone seeking a financial advisor to interview two or three professionals before making a final choice. She offers a free initial consultation. Whiteley is a member of both the [National Association of Personal Financial Advisors](#) (NAPFA) and [Alliance of Comprehensive Planners](#) (ACP).

NAPFA is the country’s leading professional association of fee-only financial advisors – highly trained professionals who are committed to working in the best interests of those they serve. The association provides support and education for over 3,800 practitioners all over the country and is governed by the NAPFA Board of Directors and supported by four Regional Boards.

ACP is a dynamic community of comprehensive, fee-only financial advisors committed to working in the clients’ best interests. Members are highly trained, fiduciary financial advisors who are legally and ethically bound to reduce conflicts of interest and work in the best interests of those they serve. ACP advisors provide commission-free advice; their compensation is derived solely from the client, without third-party compensation or sales quotas. A tax-focused perspective is another differentiator. The ACP methodology provides the tools and resources that Certified Members use to optimize their clients’ financial lives.

## **ABOUT MIRIAM WHITELEY AND LIFECRAFT FINANCIAL PLANNING**

Established in 2021 by Miriam Whiteley, LifeCraft Financial Planning is a Registered Investment Advisory and financial planning firm. Whiteley, who earned the additional distinctions CERTIFIED FINANCIAL PLANNER™ professional, Registered Life Planner and Certified Financial Transitionist, is a member of both the Alliance of Comprehensive Planners and the National Association of Personal Financial Advisors. An independently owned and operated firm, LifeCraft Financial Planning is free from conflicts of interest that are often associated with large financial services firms that have a self-interest in promoting commission-based and/or proprietary products. The firm works on a commission-free basis and has a fiduciary obligation to its clients, which means that they must put their clients’ interests first, over and above their own. For more information, visit [www.lifecraftfp.com](http://www.lifecraftfp.com).

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