

Plouton Life 
Transform Your Wealth

HELLO AND WELCOME



Plouton Life is a company that specializes in creating legacies by design. Our goal is to partner with you on your journey to design the legacy you dream of to leave an impact and influence during and beyond your living years.

At Plouton Life, we believe wealth is more than financial accumulation—it's about achieving true well-being through transformation, clarity, and aligned action. Our services are designed to help you break through barriers, create meaningful change, and align your financial decisions with your values and vision.

Whether you're looking to enhance your personal well-being, strengthen your family's future, or make an impact in your business or community, we're here to guide you every step of the way.

Our team of experienced professionals will work with you to create a personalized plan that supports your goals across every area of life. From a holistic approaches that integrate your emotional and mental well-being to strategic financial planning and wealth management designed to support your vision and values we help you navigate your journey with clarity and confidence.

At Plouton Life, we see wealth as a reflection of who you are—a dynamic integration of purpose, values, and well-being. We're committed to helping you create a life of transformation, fulfillment, and lasting impact.

Pete Foldes
Founder, CEO

WHAT IS PLOUTON



“Plouton” in Greek means, “Giver of Wealth.” Our movement is about changing the way financial education and financial services reach people. Going beyond finances, we believe true wealth, the wealth we want to cultivate in our Plouton community, is the synergy of our health (mental, physical, emotional, spiritual), our relationships, and lastly, our financial abundance.

Our practice is focused on service as financial fiduciaries, a duty to keep the interests of those we serve at the forefront of the recommendations and leadership we provide.

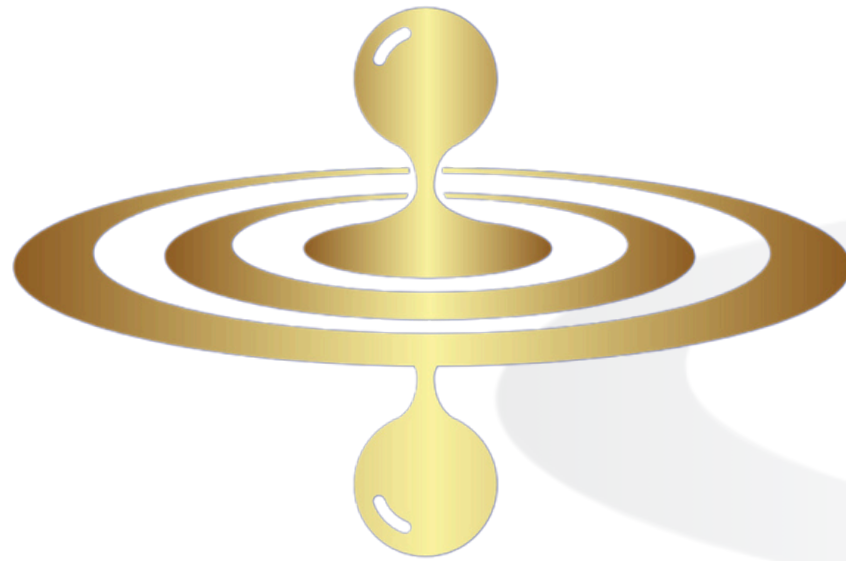
The most important quality in life is the quality of life we get to live, share and embolden others to live.

Every one of us will leave of legacy behind. It is our goal at Plouton to be catalysts on your path to designing the life you dream of leaving a legacy to your loved ones or community by your design.

Because we can't do it alone, we have collaborated and partnered with legends in our industry to bring you a team of preeminent leaders.

Using proprietary strategies and tools we are uniquely positioned to help our clients identify what they need and want, understand the path to achieving their goals and implementing and aligning their actions with their goals.

At Plouton Life our legacy is your legacy, and there is no greater honor than to lead you on your path.



Our Commitment

Our Legacy Is Your Legacy

Our Vision & Mission

Vision



To offer an **undeniable network** of resources and strategic relationships for our clients and businesses supporting their unique path to wealth and abundance. We are leaders in our industry, changing the way people view personal finance and financial professionals. We bring integrity to the forefront of our practice, our fiduciary responsibilities hold us accountable and our commitment to your needs will always lead our actions.

Mission



Plouton Life is on a mission to effect 6 million clients and help pave their path to true wealth: physical, emotional, relationship, and financial synergy.

Redefining success, wealth, and abundance, living a life by design on your terms for your goals. We'll be here every step of the way.

Plouton Life is dedicated to helping individuals attain true wealth in all areas of their lives. This includes not only financial success but also physical health, emotional well-being, and fulfilling relationships. We believe that true abundance is achieved when all of these aspects of life are in alignment and working together harmoniously.

Our goal is to empower our clients to live a life that is truly fulfilling and meaningful to them. We understand that everyone's journey is unique, and we are committed to providing personalized support every step of the way.



The Fiduciary Standard

The Certified Financial Fiduciary® designation is the only designation that focuses solely on training financial professionals to be true holistic fiduciaries. It is the only designation that clients and prospects can recognize as a designation meant to help protect them.

The designation is reserved for financial professionals who have successfully completed a rigorous certification and training process established by NACFF; who agree to uphold the NACFF code of conduct; and who comply with all certification requirements when providing advice to potential or existing clients.

Financial professionals who have earned the Certified Financial Fiduciary® designation can immediately and clearly demonstrate expert knowledge of fiduciary standards, and how they practice a fundamental obligation to always put their clients' best interests first. Additionally, designees are bound by a code of conduct that holds them to the highest standards of professionalism in the financial services industry.

The certification mark, coupled with the information and processes taught in the required training programs, makes it easy for a financial professional to quickly demonstrate the added value and security they bring to potential and existing clients.

As a Certified Financial Fiduciary®, one must agree to uphold the highest moral, ethical, and fiduciary standards of service when providing advice to potential or existing clients. These standards have been outlined in the following Code of Conduct:

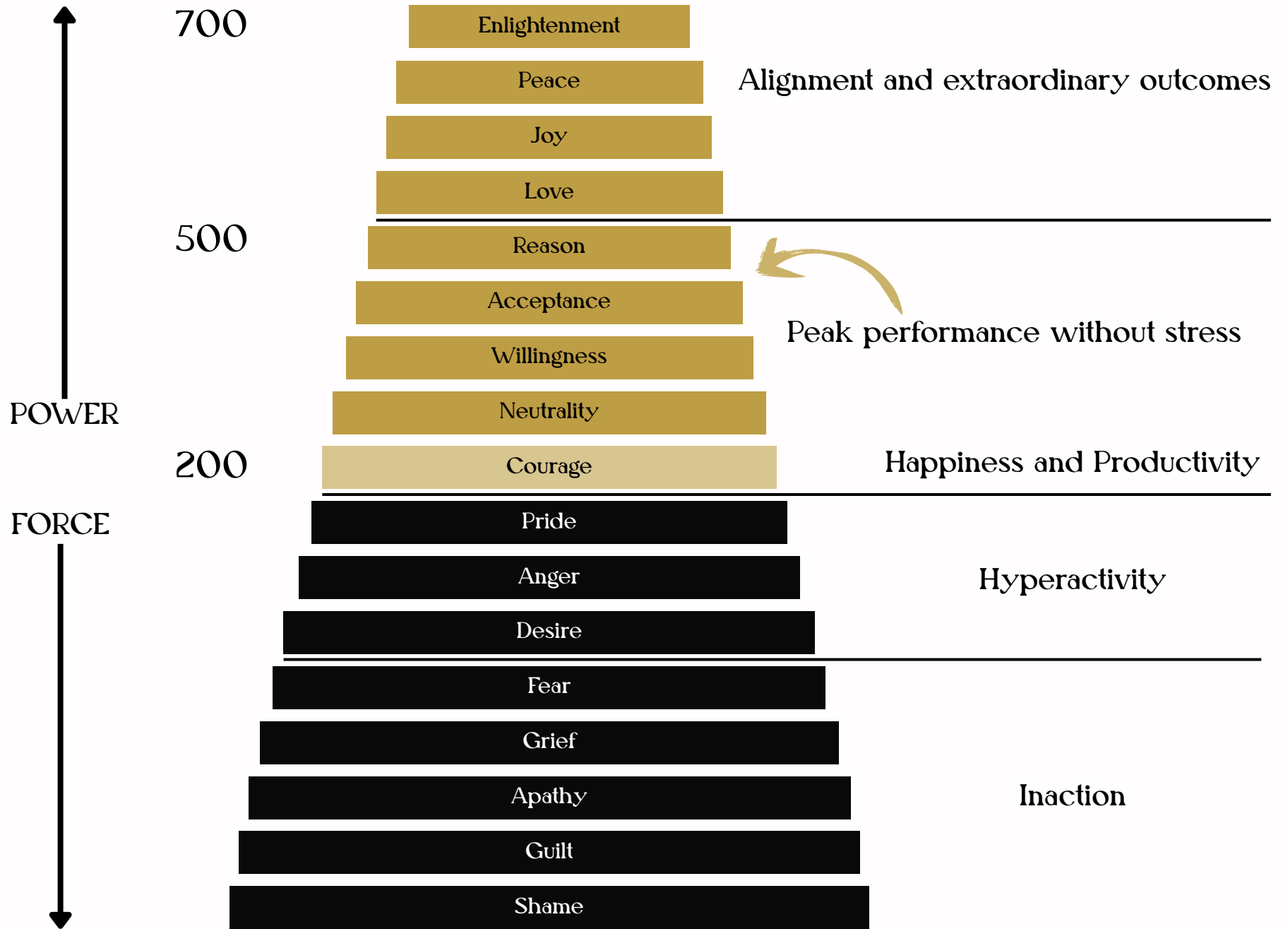
- Practice the Duty of Loyalty - A Certified Financial Fiduciary designee will first and foremost agree to always put the client's best interest first
- Practice the Duty of Good Faith – the fundamental obligation to treat all clients fairly
- Practice the Duty of Good Care – the fundamental obligation to exercise the skill of an expert and to only advise in those areas where expert skill level has been obtained
- Educate First – provide comprehensive and unbiased education to clients ensuring they have a firm grasp of the subject matter prior to making specific suggestions or advice
- Holistic Approach – consider all aspects and factors that affect a plan prior to making suggestions or advice about any part of a client's financial plan or circumstance
- Full Disclosure – always divulge all fees and commissions as well as disclose any conflicts of interest
- Comparison – always provide comparisons of suggested products with detailed explanations of why one is being suggested over the other
- Confidentiality – protect and keep all client's information confidential and securely stored
- Professional Practice Management – Certified Financial Fiduciary designees must agree to run their practice with the utmost professionalism using proper documentation and procedures set forth by all relevant governing bodies including the SEC (where applicable) and the DOL. They must also agree to be audited by the NACFF organization to ensure that all the above standards are being met at all times

As a fiduciary, Rebalance is legally obligated to do what is best for our clients. While many advisors will claim to have your best interest at heart, unless they operate as a fiduciary they are not held to a legal standard to do so



*“Carve your name on hearts, not tombstones.
A legacy is etched into the minds of others
and the stories they share about you.”*

— Shannon Alder



VALUES

These values guide our actions, decisions, and interactions as we work towards our mission, ensuring that we maintain a strong ethical foundation while positively impacting the lives of those we serve.

RELATIONSHIPS:

COLLABORATION:

We recognize that collective efforts are more impactful than individual actions. We seek partnerships and collaborations with like-minded organizations and individuals who share our vision, understanding that we can achieve greater results together.

We are committed to working together to empower individuals by providing them with the tools, knowledge, and resources necessary to make informed financial decisions and achieve their goals.

INTEGRITY:

We uphold the highest standards of honesty, transparency, and ethical conduct in all our interactions. We value integrity as the foundation of trust and credibility, both within our organization and with those we serve. We approach our mission with genuine care, empathy, and compassion for every individual.

SOCIAL RESPONSIBILITY:

We are dedicated to positively impacting the communities we serve and the world at large. We advocate for policies that promote economic opportunities, equal access to financial education, and a more equitable society.

EMPATHY AND INCLUSION:

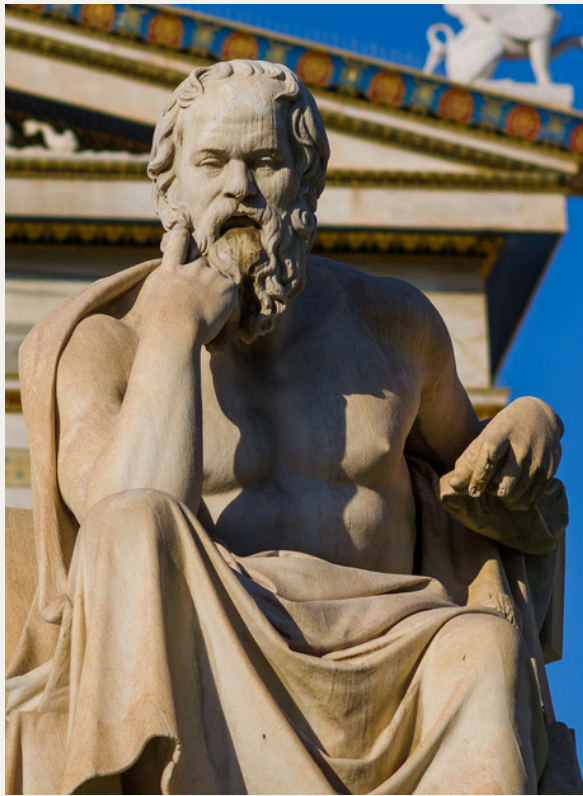
We embrace diversity, inclusivity, and respect for all individuals, regardless of their backgrounds, beliefs, or circumstances. We strive to create a safe and inclusive space where everyone feels valued and empowered.

LIFELONG LEARNING AND GROWTH:

We foster a culture of continuous learning, innovation, and personal growth. We strive to stay at the forefront of financial knowledge, adapting to changing landscapes, and refining our approaches to best serve the needs of our community.

ABUNDANT GIVING:

We embrace the spirit of abundant giving and encourage a culture of generosity. We believe in the power of sharing resources, knowledge, and support to uplift others and foster a sense of collective well-being.



Plouton's Philosophy

What defines success & failure?

From the Greek word, Plouton, meaning “Giver of Wealth” and also the root name for the God of Wealth, Pluto, our roots are what allow us to be steadfast in our beliefs that true wealth is the creation of a life that glues our health [mental, physical, spiritual] with our relationships.

When our life's purpose aligns with our values and our focus turns from what we can get to what we can give, wealth and abundance will fill us up.

At Plouton Life we are known for helping you to shape your personal development to unlock the life you dreamed of.

We know that it is at this point, and only at this point, can we have the greatest impact leading and coaching you.

Being Givers of Wealth to us means that we pave the new pathways for your mind and your money so you can live the life you've always wanted.

Financial systems and tools are the pinnacle of our programs. Tools matter less if you do not have the basic core and foundation to build upon.

A Plouton Life is a divergent life. Divergent from believing that in order to succeed others must fail. To be rich others must be poor. To get ahead others must fall behind.

At Plouton Life we seek to show you a path where your best life is the one you intentionally design. Powered by love, laughter, connection, and abundance. The energy that drives us is also what unites us in our charge against limiting beliefs and the systems that keep us in a loop of our mortal pain.

Using science-based methods, psychology, and vast life experiences our Plouton coaches will lead your path so you can cement your legacy, by your design.

Although we are financial nerds, geeks, even call us gurus, our goal is much larger than simply showing you how to make sustainable returns and manage money. If we cannot add value to your life and help you redefine success and failure then we are not the right fit.

If you know that you are meant for greatness, that your purpose in life is meant for something bigger, you are likely a few tweaks away from a major breakthrough.

It is our purpose to help you bulldoze the walls and roadblocks hindering your progress and unleash the dam that will allow you to flow abundantly into the lives of others, especially your loved ones.

We aim to learn from all experiences, both good and bad, understanding that the only true failure that exists is in not learning what and how we can do better. If you know better you must do better. Once you know you cannot un-know. We do not allow fear to prevent our actions from aligning with our values.

This is not a burden but a blessing to live a life of awareness that is so heightened that you no longer float through the days without meaning or impact.

We approach our client's needs the same way we approach life with curiosity, not judgment.

We hold ourselves accountable to ask lots of questions, the right questions, the hard questions to ensure that we leave no stone unturned and learn how we can best serve you.

When you become a client you are no longer alone.

A team of trusted and accredited experts in their professions provides you with a network of systems, resources, and education that aims to be simple to understand and customized to meet your needs.

No one will be a better steward of your money than you are. So stop listening to financial advice from people you don't trust, people who don't have your best interests at heart.

How can a one-size-fits-all approach to education, finances, and living your "Golden years" actually serve the masses with the goal of achieving the greatest outcomes?

The truth is it cannot.

We are here to dispel the financial myths that we have been raised to believe. We are here to show you that you CAN live a life you love.

We are here to empower you to design that life and define what success and failure are to you. So you can live by the rules that will govern your legacy.

And teach those you love to do the same.

It is our belief that our knowledge can help everyone but we understand we are not always the best fit, and that's ok!

It is our commitment to you that if we think we can help you, you can count on us to let you know that.

If we are not a great fit you can also count on us to let you know that, but we won't leave you hanging continuing to fend for yourself. We will always share resources and relationships to make sure we help you find the best fit.

Want to leave the world in a better place than you found it?

92% of people report not reaching their goals in life!

What are the chances of achieving your dreams by continuing on your path?



"Success comes from knowing
that you did your best to become
the best that you are capable of becoming."

-John Wooden Hall of Basketball Coach

BREAKTHROUGH PROCESS

1



You are the greatest asset in your life and your best investment.

2



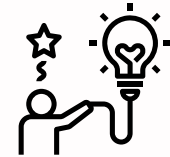
The Triad of Wealth/Health/ Relationships is the foundation for financial freedom

3



Cash Flow leads to financial independence not accumulation

4



Create and live your life by intentional design giving abundantly, fearlessly, and without expectations in return



What's Your Greatest Asset?

Well **YOU** of course!

Taking care of others is a principle of living a Plouton life, but not at the expense of our own health, or financial well-being. For some learning to put self before others can be difficult. To serve others at the highest level requires we do so.

Life is hard but how we cope and overcome moves us on our greatest path. Conditions change, paths zig and zag, life builds us up and pushes us down.

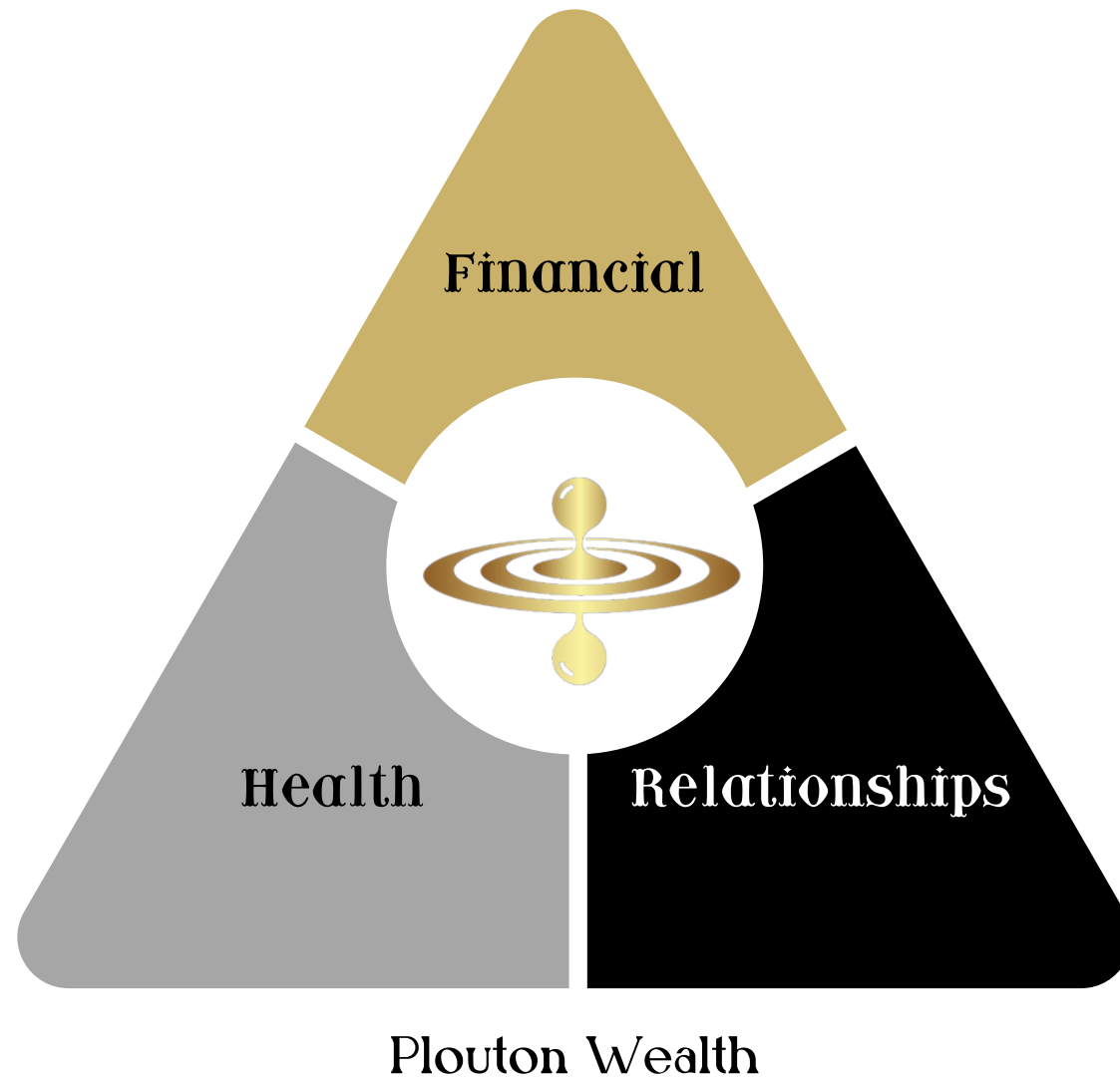
Like a *Banyan Tree*, we must grow out, up and down, establishing new roots and new paths forward.

To overcome, is at the helm growing new roots, learning, evolving and improving our conditions.

Commitment to oneself, ones health, knowledge, education, relationships, skills, and values

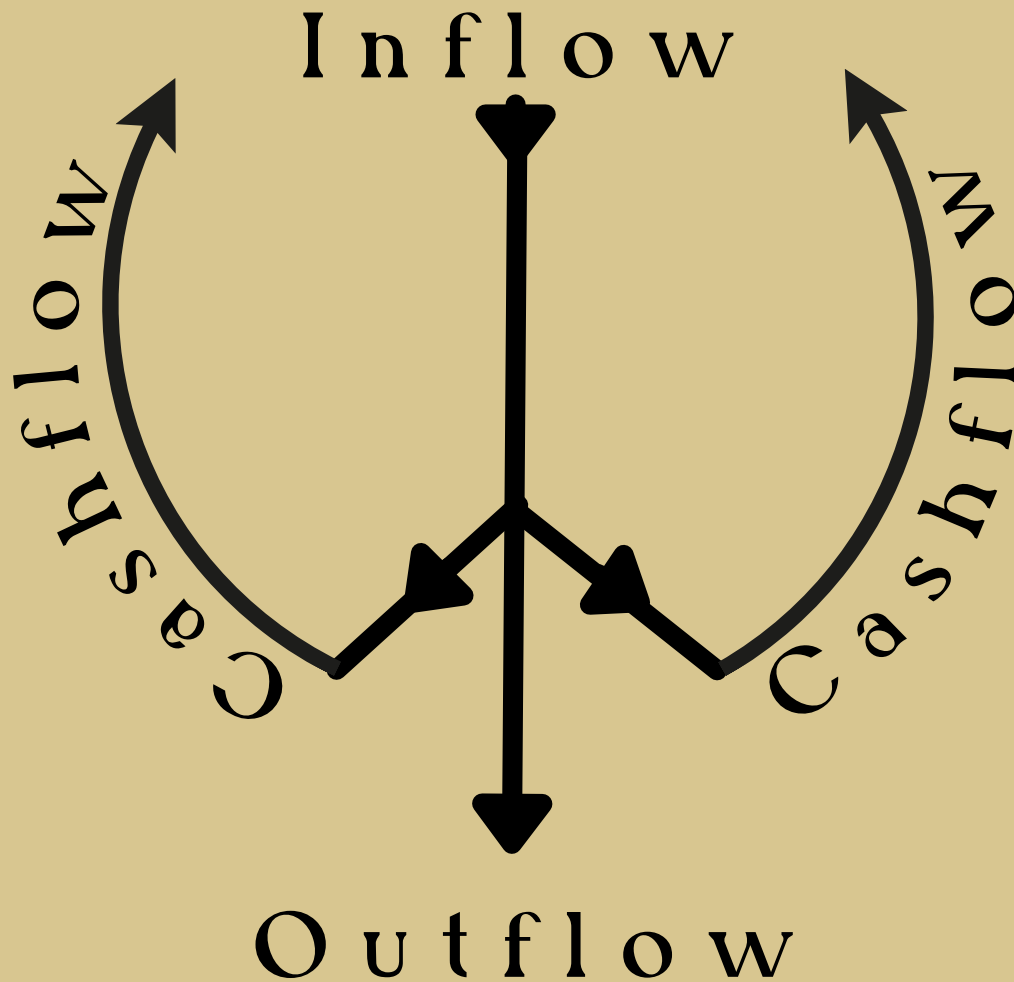
The most important Lever to your Legacy is **You**.

TRIAD OF WEALTH





Health Creation Model



Evaluate your INFLOW.

Strategize your OUTFLOW.

Maximize your CASHFLOW.



"If you're going to live, leave a legacy.
Make a mark on the world that can't be
erased"

- Maya Angelou

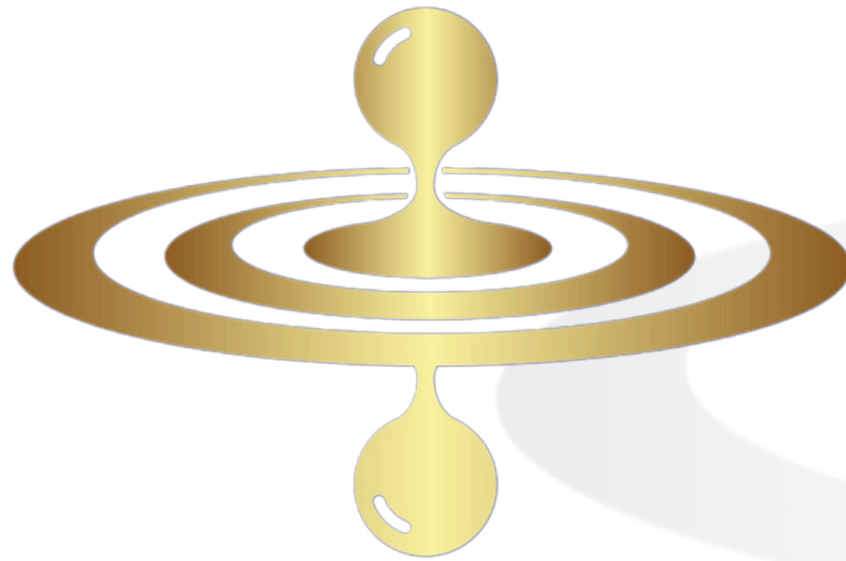


We Are a Fit For

- ✓ People who believe their impact does not end when their life ends.
- ✓ People committed to their growth,
- ✓ For those who don't have a voice or platform to advocate for themselves
- ✓ Those who believe above all else that love, showing compassion, asking with curiosity, and supporting with empathy are pillars of building family, business, and community.
- ✓ We believe that in order to truly "win," you must also win, your family, your business, and your community must win or else we haven't found the best way of moving forward.

We Are Not a Fit For You If

- ✗ You believe that in order for you to win others must lose.
- ✗ If you are indifferent about your future
- ✗ You think that for you to grow, get the next promotion or achieve your dreams you must take others down to get there.
- ✗ You do not serve others with integrity, or give without expectation of now being owed.
- ✗ You compromise your values to achieve an outcome.



COMMUNITY

Design With The End in Mind

We were once given wise advice to envision what we wanted the end of life to look like and then work backward to the beginning.

For health, do you want to be mobile and active? Are you out hiking or home chasing grandchildren?

What plans can you make today to ensure that reality for your future?

Our goal is to help you find your edge, or your “alpha” in life, mentally, physically, emotionally, and financially.

Meeting you where you are and taking you where you want to go is a process we feel privileged to be a part of. Helping our clients transform and become Ploutons, or givers of wealth, is what we were created for.

Supported by our team of experts and network of partnerships we are committed to leading you to your Omega.

With the end in mind, we create the foundations and structures that have withstood the test of time and provide predictable and guaranteed outcomes.



noun

The first letter of the Greek alphabet (A, α), transliterated as ‘a.’

noun

denoting a person who has a dominant role or position within a particular sphere.

noun

New beginnings

Alpha (α) is a term used in investing to describe an investment strategy's ability to beat the market, or its "edge." Alpha is thus also often referred to as "excess return".



Discovering the cheat codes in life historically preserved for the 1% of the 1% have empowered our founder, our experts and the specialists that will lead you. What we know we can't ignore, we feel obligated to share and lead those that truly want to escape the purgatory perpetuated in society and lead you on the path of living your best life.

For Ploutons wealth is your knowledge, your health, your abundance, and most importantly your love. Being a "giver" doesn't mean being reckless or flippant in sharing your value, but rather understanding how value is created and adding value where you can when you can. Instilling, teaching, and leading others with value creation becomes a way of life.

Life is a constant cycle each Omega flowing into a new Alpha, both within ones lifetime and from generations to generation. The concept of alpha omega is a fluidity



noun
The last letter of the
Greek alphabet

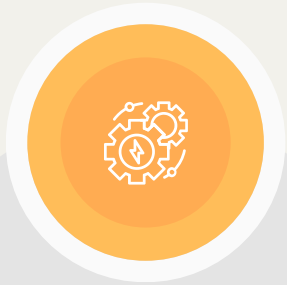
noun
The final development

noun
Leader thst puts others
and their shared cause
ahead of themselves

noun
The ultimate
achievement



Teamwork Creates Legacies



Certified Financial Fiduciary

You can use this infographic to describe a process or a set of data in a clear and concise manner by using clear and concise language.



Tax Strategist

You can use this infographic to describe a process or a set of data in a clear and concise manner by using clear and concise language.



Will & Trust Administration

You can use this infographic to describe a process or a set of data in a clear and concise manner by using clear and concise language.



Plouton Legacy Coaches

You can use this infographic to describe a process or a set of data in a clear and concise manner by using clear and concise language.



Community Outreach

You can use this infographic to describe a process or a set of data in a clear and concise manner by using clear and concise language.

LEADING WITH LEGACY

PLOUTON'S PROCESS

VISION

The initial consultation is designed to learn about you, your family, your business, and what you see for yourself and your Legacy.

At Plouton Life it is vitally important to our integrity and our mission that we work alongside those we feel called and able to serve. If we are not the best fit we are committed to ensuring that we provide you with the best resources and referrals in our network of professionals to better assist you.

If we believe that we are able to serve you at the highest level we will schedule a session to dive into the possibility.

POSSIBILITY

During this session we take the reigns and show you what's possible. Identifying your vision and gaining clarity on what's most important to you allows us to serve you at the highest level. Through our process the path that brings your vision into reality will be clear.

If you can't get to where you want to go what will the costs be? To you? Your family, business and your Legacy?

Together with our team we will help you avoid those costs and take into a new version of your life and what's possible.

A Plouton life.

ALIGNMENT

Having goals is important, being able to see how to get there begins to make the journey real. It is only when we align our goals, values, and actions that the path truly begins.

During this session, your Legacy by Design will align with your vision. We find that many clients begin to see a version of their Legacy that they did not know was even possible or realistic for them.

When an alternative version of your Legacy emerges whether now or with the end in mind we believe we have started to serve you as "Ploutons".

COMMITMENT

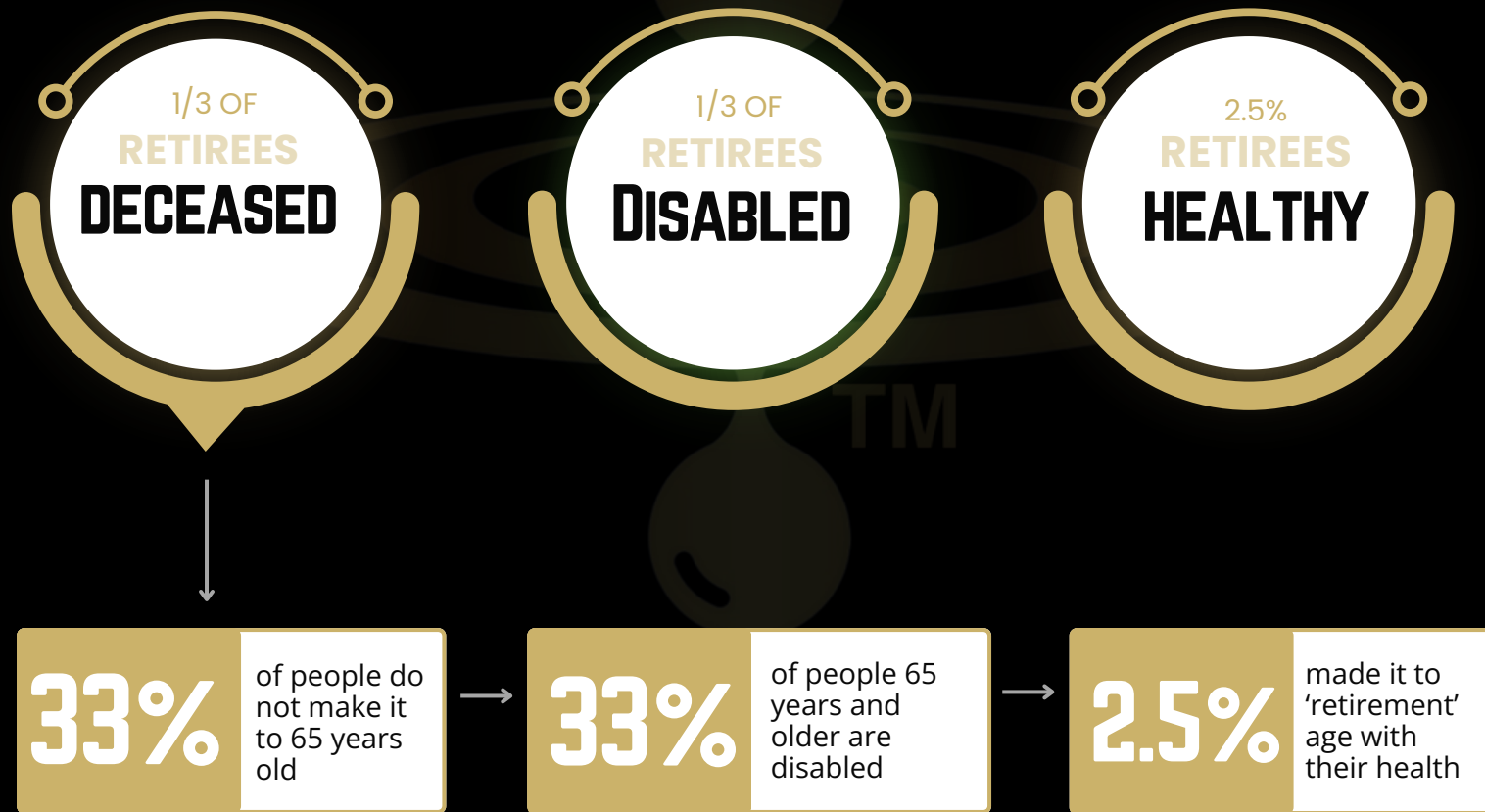
Once your path to Alpha is aligned the journey begins. We are committed to supporting you more than you have ever been supported.

We are committed to seeing the changes ahead and navigating proactively to protect what's been built and what will be created.

Designing your Legacy can evolve and develop as you evolve and develop. We will be with you every step of the way.

PLOUTON INFOGRAPHIC

AGING DISABILITY STATISTICS



The Future

No one has a crystal ball, the future cannot be accurately predicted. With a plan, executed intentionally we can, however, put the odds in our favor.

Using systems based on guarantees, backed by math, science, and based on Universal laws we *CAN* create our Legacy.

Our Legacy is Your Legacy.

The work we do forces us to remember that because we know what we know, we are obligated to help every individual, family, business, community, non-profit who wants help and whom we feel we can best serve at the highest level.

It is our calling

Collaborations and relationships will be the lever that allows Plouton Life to build a Legacy beyond our founder's time.



Muhammad Ali's recipe for life

David Frost asked Muhammad Ali:
"What would you like people to say about
you when you're gone?"

He replied:

I would like for them to say he took
a few cups of love
he took 1 tablespoon of patience
1 tablespoon teaspoon of generosity

1 pint of kindness
1 quart of laughter
one pinch of concern

and then he mixed willingness with
happiness

he added lots of faith and stirred it up well
then he spread it over the span of a
lifetime and he served it to each and
every deserving person he met."

Meet the Founder

Family values and examples set by Pete's parents and grandparents curated a belief that a life worth living was a life with a positive impact on others. It is our responsibility to try and leave the world in a better place than we found it. Being encouraged to follow his dreams and pursue his passions in life was empowering and led to a philosophy of living every day to its fullest and searching for the best life has to offer.

Listening to stories from his immigrant grandfathers talk about being business owners and watching his father work multiple jobs while building his own business taught Pete early on the lessons and struggles of making it in America.

With two very different personalities, but equally loving and endearing hearts, his grandfathers had a profound impact on his life and way of thinking.

Having lived through the Great Depression his grandma made you eat what was on your plate whether you liked it or not. While in his Yia Yia's house, there was always food to go around.

With strong roots in his mom's Greek side and lessons from his immigrant grandpa from Hungary, Pete grew up curious and fascinated by the world of business, making money, and living a life filled with joy, laughter, and love.

At the young age of 16 Pete took on the role of caretaker for his grandma. He provided long-term care, assisting with acts of daily living like toileting, bathing, dressing, and moving about to maintain some level of socialization, mobility, and enjoyment from life.



These experiences as a child led Pete to a time of questioning the meaning of life and his purpose in life.

The question of how to leave the world in a better place can be a daunting thought. For many years this pursuit was simply a guiding light to encourage him to make decisions that would lead to living without regret.

Driven by living a life that doesn't end with regret but more importantly that pursues joy, laughter, and love unapologetically over judgment, guilt, and disdain Pete pursued what he calls a life "In search of delicious." An active, aware, and fierce pursuit of experiencing, living, and best of all sharing in abundance with others the "delicious" parts of life and the world.

In order to understand truly living one must understand death. This paradox is what makes life so sweet, and the delicious things in life even more worth savoring.

Death made a big impact on Pete and shaped his appreciation for life. Not knowing how to impact the most people, he started by taking small actions to make 'others' days better. Smile, shed a little light in the world, and do right by others, he followed his intuition in the most challenging moments.

After his childhood dream of playing baseball professionally ended a lifelong pursuit a winding road of choices, good and bad, of character and not of character, took Pete on a journey of searching for delicious personally, spiritually and professionally.

With the goal in mind of helping as many individuals as possible this drove him into careers in health and wellness and education but personal fulfillment lacked.

Trying jobs in sports, coaching, massage, and real estate led to experiences that created great relationships and adequate income but still, the fire was missing and time was passing where deep impact was still elusive in the pursuit of the most fulfilled life.



When COVID hit he had the opportunity to pursue passion, spend time investing in himself, his knowledge and nurture his curiosity. Reading 2 books was the turning point in Pete's path and the intersection in time that Plouton Life was later born.

Nelson Nash's *Becoming your own bank*, and Garrett Gunderson's *What would the Rockefeller's do?*

These were the two books that spurred a career change into Insurance and financial advising. Over 3 years of studying, researching, and working in the industry he saw first-hand the ugly side of insurance and financial literacy. The immense need and the glaring holes in education for individuals, families, and business owners.

Pete finally began to answer financial questions he had held since his first meetings with a financial advisor [when he was just 9 years old] and from later on as an adult in his 20s when financial professionals still failed to either know the information or be able to explain something complex in a way a simple way he could understand.

Plouton Life was born, driven by a passion to be leaders in the industry at helping people design and create their legacy; to be the tellers of their story and the designers of their future, the future for their children, grandchildren, great-grandchildren, and beyond.

He used to think of life as ending when we die. Especially after watching people take their last breaths and seeing the life leave their bodies.

To leave the world in a little better place than we found it requires having a deep enough impact on enough individuals that your value spreads deeper and beyond what can be initially seen.

In Disney's *Coco*, the story of being remembered after death, it is pointed out that we only exist in the capacity that we are remembered and that our impact is spoken of. When people stop speaking about us or when their impact is no longer felt then that is when we truly die.

At Plouton Life we are about creating and designing the legacy

