



√6: Check Six (Part One)

Victory Independent Planning

patrick@victoryindependentplanning.com

+1 971-806-6475

A Personal Note from Patrick Huey



Dear Patrick,

Thank you in advance for taking the time to complete this form. This is Part One of our 'Check Six' process to better understand your thoughts about money and investments. Part One focuses on your history and biographical information. This information is kept strictly confidential.

When you are ready to start, click the Continue button below.

Sincerely,

A handwritten signature in black ink, appearing to read "Patrick Huey". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Patrick Huey, CFP®, CAP®

Owner & Principal Advisor

Victory Independent Planning

(971) 806-6475

patrick@victoryindependentplanning.com

Personal & Family History



Tell me about your background...

Tell me about yourself. Where did you grow up? How did you get to where you are today?

I grew up in Erie Pennsylvania and attended Academy High School, playing tennis, soccer, swimming and water polo. I was also in the band (Class A National Champions in 1991). My older brother joined the Navy when I was a teenager and I followed suit, taking an ROTC Scholarship to study at the University of Pittsburgh. There, I focused on History and English Literature, was a member of the Sigma Chi fraternity and graduated in 1996. I am a life member of the Pitt Alumni Association.

Tell me about your profession and career...

After graduation, I immediately accepted my commission as an officer in the United States Navy and reported to Pensacola Florida for flight training, eventually earning my wings of gold as a Naval Flight Officer. After a nine-year career, flying the F-14B during two overseas deployments, I ended up as an instructor in the F-18F on the west coast. I left the Navy in 2005 and started a new career working in wealth management. After a few years (and jobs) I eventually starting my own firm in 2016. I have received the Navy Achievement Medal (twice) and the Strike/Flight Air Medal awarded for sustained aerial combat operations. I am a member of the Estate Planning Council, and the Financial Planning Association. I have published two books, History Lessons for the Modern Investor and The Seven Pillars of (Financial) Wisdom.

i Are you a member of any professional organizations? What types of professional awards or recognition have you received?

What major life events are ahead for you? Please describe.

Watching my son (currently 9 years old) grow up. Traveling extensively in the US and Europe. Publishing another book, perhaps more than one. Seeing my business grow, but not so much that it takes away from the balance I have achieved in my life.

What is the secret to your success?

Working hard and catching some breaks along the way.



How would you rate your health?

Good, some minor medical issues.



What (if anything) troubles you about your health?

If I allow myself to gain weight it leads to high blood pressure and cholesterol. A no sugar and low grain diet seems to work best for me and controls my issues with weight and acid reflux.

Tell me about your family...

Describe your immediate & extended family...

I am married to the former Dixie Lee Gill of Charlotte, NC. We met when I was still in the Navy, but she never had to endure an overseas deployment. We have a young son and are lucky that our parents are still around. Mine still live in PA, her mother is in Charlotte NC. I have numerous aunts, uncles and cousins on my mother's side, many of whom live in the Minneapolis area.

i Who are you closest with? Do you speak openly with family about money?

Who are you responsible for financially?

My immediate family. Maybe my Mom someday but not to a large extent. Fletcher's college is the biggest future financial burden for the family.

i What are your financial obligations to your family? Does anyone in your family have special needs? Do your family members have any minor or major health issues?

Tell me about your interests...

If money were no object, would you:

Travel frequently, for longer and in nicer places?



What do you like or prefer to do with your time?

Travel, travel, travel. I got the bug when I was in the Navy and find that it is even better when you have control over where you are going. I also like to write, read, play tennis and golf and am an avid hockey fan.

When it comes to sports teams, which best describes your attitude?

I live for game day!

Which sports and teams (if any) do you follow?

I am a huge Pittsburgh Penguins fan, as well as Pitt sports and the Steelers.

If you could travel anywhere in the world, where would you go and what would you do?

I'd spend a year living in Paris, with side trips all over Europe.

When it is time for a refreshment, what do you reach for?

The wine list.

What is your favorite place to eat lunch? What do you usually order there?

At home when I am here. On the road, I like to try the classic local joints and will heed advice when given. In a pinch, I like anywhere with fresh local seafood.

Financial History



Tell me about your lifestyle...

Which of these best describes you?

You have a closely monitored budget or spending plan. ◆

How do you spend money?

Somewhat carefully, though our budget is not cast in stone and we are not above doing stupid or merely extravagant things from time to time. We try to be mindful of saving for the future and have accumulated a good amount of retirement savings. Our biggest splurges tends to be eating out, travel and wine. Sometimes all three at the same time.

i On what? How often?

Tell me about your finances...

What is your biggest financial worry?

I worry most about what would happen to my family if something happened to me.

What else worries you about your finances and why?

Funding retirement, even though I have a plan to do that. It doesn't keep me up at night, but it is something I focus on while planning and investing.

Are their differences in your family about how to manage money or spending?

Not really. Thankfully we are both well educated about money (Dixie has an MBA in finance) and we stay, more or less, on the same page.

Tell me about your investing background...

Which of these describes you best?

An advisor who follows his own advice

How do you make investment decisions?

I make a long-term plan based on historically relevant projections. I control what is controllable and look for tactical changes that might help me in small ways. It is a highly disciplined, highly repeatable process, if I do say so myself.

i What is your investment process like? Is it disciplined? Is it repeatable?

Who had the biggest effect on your financial life? Who taught you how to invest?

My father. He taught me the value of a dollar and about working hard. He went from a used car salesman to retiring with a pension as VP of Lending at local bank. Though I have surpassed him now in investment and economic knowledge, the big lessons I learned early from him. Which is funny because now my mom runs the checkbook and household finances. When he retired, he retired from all of it!

i Did they do a good job? Do you consider yourself adequately informed? Do you understand what is in your portfolio and why?

What type of investor are you?

A cautiously optimistic one who is constantly learning.

i Are you patient or impatient? Focused on short or long term? Risk averse or focused on returns? What does "successful investor" mean to you?

Tell me about causes or charities you support...

When it comes to giving, what best describes your strategy?

I have my favorite causes and I donate when I can.



Do you have specific causes you volunteer or donate to?

I have a personal affinity for emergency food relief as my family benefited from a similar service when my father was out of work in the early 80s. A little hand at the right time can make all the difference. I also try to donate to the Children's Hospital where my son was born prematurely and we spent 3 weeks in their amazing NICU.

i Which causes are you partial to? Why? Is continued giving part of your plan?

In summary....

Is there anything else I should know about your financial history?

Since I managed to accumulate almost nothing in savings or investments while in the Navy, I recognized the need to be better educated about financial concepts. When it turned out I enjoyed planning and investing, you could say my second career chose me.