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Bryce earned business degrees from Southern Methodist (BBA) and Ohio State (MBA) and was an honors student at Denver Seminary studying the essence of humanness. After selling the family's 100-year-old paint manufacturing business, he was launched into a new direction including financial advisory training at Merrill Lynch, vice president overseeing a large division of an employment services company, and then further advisory skill development at a financial services firm catering to high net worth families.

Bryce launched Kurfees Capital in September 2000 with the vision of assisting clients with holistic, integrated planning after witnessing the deterioration of seemingly successful lives via divorce, illness, and business reversal. Consequently, he created the "Integrated Planner" (IP) as a tool for clients to simplify planning and for tracking progress. The IP functions like a radar enabling clients to see weaknesses in their lives needing attention.

### ***Holistic, Integrated Planning***

For life to be stable it must be viewed holistically: identity/purpose, relationships, profession, fitness, cash flow/tax management, insurances, investments, and estate planning. Optimum goal setting follows Stephen Covey's second habit in 7 Habits of Highly Successful People: begin with the end in mind. Realizing and accepting death's door as the end of this life helps to focus us on how best to invest life. What do we want our eulogy and epitaph to be?

Ideally, all clients will choose to address every topic of the IP, but some clients might prefer to work on the exterior, normal financial planning areas until sufficient trust exists to begin setting goals in the interior boxes where life's richness is developed. Tax accountants, insurance agents, estate attorneys and other experts will be called upon when necessary to ensure the best outcome for clients.

Below are questions pertaining to identity-driven planning:

1. Identity/Purpose

Are you at peace with passing through death's door? Does your life have gripping purpose? What do you want your eulogy and epitaph to be?

KCM philosophy: identity/purpose is the starting point of living life well.

2. Relationships

If married, are you and your spouse on solid ground and communicating well? How strong are your other relationships? Is adequate time being invested in people?

KCM philosophy: relationships are vital for rich living.

3. Profession

Are you adequately providing for your needs and those of your dependents? Are your skills improving? Despite work's normal headaches, does your career fit your wiring?

KCM philosophy: profession is the means to providing for life's survival and, while important, doesn't define who we are. Identity/purpose (vocation) and profession are separate.

4. Fitness

Do you have a reasonably healthy diet? Are you exercising consistently? Do you have hobbies that revitalize you?

KCM philosophy: maintaining health provides the energy needed for living.

5. Cash flow/taxes

Are you tracking cash flow enough to realize if it's positive or negative monthly? Are you minimizing consumer debt and taxes?

KCM philosophy: cash flow management is the core of wise money management.

6. Insurances

Are you protecting your dependents, assets, and business from untimely death and from life's harsh pitfalls via insurance?

KCM philosophy: appropriate insurance is a wise use of funds.

7. Investments

Do you understand how your funds are invested including the risk/return profile and costs? Is your portfolio tied to goals?

KCM philosophy: maximize investors' net returns and minimize risk of loss and taxes via low cost exchange traded funds with stop losses blended with specialized mutual funds.

8. Estate Planning

Can you clearly answer: "If I die today..."? Will your spouse and dependents know what to do? Are your assets titled appropriately and beneficiaries named? What if you become incapacitated?

KCM philosophy: It's critical that survivors know the answer to your "If I die today..."