

BRETT REID

GROUP

A 4D APPROACH TO WEALTH



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For many successful real estate professionals and small business owners, financial independence isn't just about accumulating wealth—it's about buying freedom. That's where Brett Reid Group comes in. The wealth advisory firm has carved out a niche helping clients turn hustle into a "work-optional lifestyle," where work becomes a choice, not a requirement. "We've developed and refined a process to put all the pieces of a financial puzzle together that manages wealth and risk for our clients," said the team. "Our process is called the 4D Process: Discovery, Design, Deploy and Differentiate."

That four-step method is more than just a catchy phrase. It's a philosophy. Discovery means learning about each client's values, goals and vision. Design involves tailoring strategies that align with those ambitions. Deploy sets those strategies into motion, and Differentiate ensures clients are always moving toward independence while standing out from the crowd.

At the heart of it all? A belief in slowing life down.

"We stay true to an enlightened philosophy centered on achieving financial independence," the group said. "We use a personalized planning strategy that is designed to steer our clients toward a work-optional lifestyle. Along the way, ultimately, we want to help our clients slow down life and ensure they are enjoying the fruits of their work ethic and sense of purpose."

For many of their clients—especially those nearing retirement—that philosophy is life-changing. "Our clients facing retirement want a future with anticipation rather than apprehension, knowing that they can start checking off boxes on their bucket list," the group explained. "They want to work because they want to, not because they have to."

Speaking the Language of Real Estate Agents

Real estate professionals face unique financial hurdles. Independent contractors don't have the same safety nets as W2 employees. Brett Reid Group has made it their mission to help agents understand both the challenges and opportunities that come with the territory.

"We've specialized in educating real estate agents to help them understand their unique financial planning challenges being an independent contractor in a W2 world," they said. "We believe that if agents have a better understanding of their unique challenges and opportunities, they can make better financial decisions."

That education extends to brokerages as well. By teaching agents how to be financially secure, brokerages are able to retain top talent. "We have worked with brokerage companies to help retain agents by helping agents understand how to be financially successful and avoid the pitfalls of managing money without an understanding of an effective money management program," they said.

One of the programs they often teach is Profit First, a system that ensures agents automatically set aside funds for taxes, marketing and business expenses. "It's about removing the guesswork," the group said. "Agents can focus on selling homes, knowing their finances are under control."

Coaching for Success

Financial planning isn't just about dollars and cents—it's about mindset. Brett Reid Group understands that, which is why they also offer professional coaching programs designed specifically for agents.

"We have put together a professional coaching program for agents that has helped agents be successful," they said. Coaching helps bridge the gap between financial theory and day-to-day execution, empowering agents to make smarter decisions both personally and professionally.

Retirement is another major concern for real estate professionals. Many agents know they should be saving but worry about whether those savings will last. "A big issue is planning for retirement and understanding what investment vehicles are best for an independent contractor, like a Solo 401K program," the group said. Solo 401Ks allow independent contractors to contribute significantly more toward retirement compared to a traditional IRA or Roth account.



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“Most agents know they need to save and accumulate assets,” the group added, “but sometimes have concerns about how they will live on those assets without running out of money in their retirement.” That’s where Brett Reid Group’s expertise makes the difference—transforming vague fears into concrete, personalized plans.

Turning Hard Work Into Freedom

For clients, the ultimate goal is clear: creating a lifestyle where work is no longer about survival, but about passion. Whether it’s a real estate agent worried about taxes or a small business owner thinking about retirement, Brett Reid Group brings clarity to the chaos. The firm sums it up best: “Our clients want a work-optional lifestyle. They want to work because they want to, not because they have to.”

In a world where burnout is all too common, Brett Reid Group isn’t just crunching numbers. They’re giving clients permission to dream again—and the financial tools to make those dreams reality. Because at the end of the day, wealth isn’t about having more—it’s about living more.