Helping Empower YOU to Reach YOUR Financial Goals

For Charlotte’s LifeWorth Financial Team, A Desire for a Remarkable Client Experience Led to a Passion for Serving the Community.

As partners and co-founders of LifeWorth Financial, a financial services firm, Jacqueline Fish and Jennie Derby quickly found something in common—a passion for giving their time and resources back to the community.

After attending a Northwestern Mutual annual conference, Fish recalls the founder of TOMS Shoes speaking about the positive impact resulting from concentrating your efforts into one cause. Realizing their passion had been spread across several different organizations, the two women came out of the conference with renewed enthusiasm and energy for making a significant impact through an intense focus on one area.

“We give clients clarity of purpose, aligning the life they want with the assets they have,” says Fish. “In the same way, we decided to align the work we do with a great need in our city.”

In Charlotte, where their business is located, despite tremendous growth and wealth, the city continues to rate high in poverty levels, compounded by the fact that children born into poverty in the city have a low chance of any upward mobility.

“As people of integrity, we wanted to make an impact on the financial strength and stability of all people in Charlotte, not only those fortunate enough to need strategic planning,” Derby remarks.

So, she and Fish made an intentional decision to do something to help defeat generational poverty.

**Addressing Generational Poverty**

They decided the most effective, meaningful way to accomplish that goal would be by partnering with Common Wealth Charlotte (CWC), a nonprofit tasked with “empowering Charlotte’s low-income wage earners to achieve financial independence through innovative financial education and capability services.”

In 2019, LifeWorth officially committed to funding the organization to the tune of $150,000 over five years.

CWC’s Chuck Jones, executive director, explains that Charlotte is ranked 50th of 50 cities in upward mobility. CWC, he says, provides pathways to greater financial stability to Charlotte’s economically-vulnerable families. In addition to assisting clients in building assets, credit established by the organization also provides opportunity loans specifically designed to assist clients during income gaps, to cover unexpected emergencies, to pay off extortionately-high predatory short-term loans, and to provide education in the forms of financial empowerment workshops provided on-location at 51 nonprofit partners and one-to-one financial counseling. CWC’s ultimate mission is to move clients from needing financial assistance to being financially capable.

**Clarity of Purpose**

Above and beyond their community involvement, Fish says the cornerstone of LifeWorth is planning. “We want our clients to leave the office and say to the person they came with, ‘I have never felt more in sync with you as I do now—about finances and life goals.’ Wealth is a tool, not a collectible. We help clients find clarity, empowering them to use their wealth to achieve their goals no matter what they are. We are great asset managers, income planners, and tax efficient strategists, but all of that is pointless without excitement around what the wealth can build for the families we serve.”

In addition to financial planning and wealth management, the team offers life and disability insurance planning, retirement and education planning, income planning, and estate and business services.

LifeWorth Financial is located at 6235 Morrison Boulevard, Charlotte, NC 28211. For more information, please call 704-442-4410 or visit lifeworthfinancial.com.

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