THE RETIREMENT YOU HAVE BEEN WORKING TOWARD

NOBLE
CAPITAL GROUP, LLC

A few reasons why we love Retirement Planning... goals like

HOW TO BALANCE YOUR PRESENT WITH YOUR FUTURE

We feel great now and want to actively pursue the things I didn't have time or money for in the past. I also want to be sure we have enough for healthcare, aging, not to mention, FUN[1]

CONFIDENCE YOU AREN'T MISSING SOMETHING

I'm so used to workplace plans or income from our business. How do we plan for the uncertainties in the market, health, or future taxes for decades?

CLARITY ON WHERE TO ACCESS YOUR MONEY, AND WHEN

Sometimes having too many assets in one account type hinders our ability to weather the storm, gift to our favorite causes, or how to pass effectively to our heirs.

WHAT IS THE MAGIC NUMBER

No two families have the same needs. This is true of where they vacation to how they raise their children. It also applies to their retirement needs and goals. Your path is likely different than friends.

WE WANT TO BE CONTINUE BEING GENEROUS

During our careers we helped support many people that were important to us. We don't want that to change just because we are retired.

1. https://www.aarp.org/money/retirement/conquer-your-retirement-fears/

About us

Over the years, we've met with numerous clients to assist in planning their financial legacy. We strive to provide personalized attention tailored to each family's needs. Joseph Vander Linde is the principal of Noble Capital Group LLC which was founded in Colorado in 2021. **While numbers are objectively important in any retirement scenario, a deep & empathetic view of each unique family & their financial goals helps him deliver exceptional service** to those that find a **great fit with our firm, led by our core values: Humility, Excellence, Integrity, Responsibility, and Service.**

Joseph's Professional Achievements & Memberships include:

Bachelor of Science, Summa Cum Laude, University of North Florida 2012
Associate of the Year, New York Life Colorado 2018, 2019
Certified Financial Planner®, American College of Financial Services, 2021
SBA THRIVE Colorado Cohort, Colorado 2023
National Association of Estate Planners & Councils, Financial Planning Association, National Association of Insurance and Financial Advisors

Joseph believes his role is to serve

Personally he has a growing family and **serving clients East to West coast, his goal in life is to better equip others with the knowledge and strategy to create a clear vision for their lives.** Joseph's career was heavily influenced through his undergraduate and post-baccalaureate work which included volunteering in clinical research at the Mayo Clinic in Jacksonville, presenting that research at a Symposium for the American College of Cardiology in our nation's capital.
But his first direct exposure working with physicians was as a medical scribe in the Emergency Room of Flagler Hospital in St. Augustine. He eventually refocused his education and professional path with the American College of Financial Services earning his **CERTIFIED FINANCIAL PLANNER™** designation in 2021, as well as the **AEP®** in 2024 through the National Association of Estate Planners & Councils and currently belongs to the Boulder County Estate Planning Council

"Planning your life ...
doesn't have to wait"

We know how:

- Your family is counting on you.
- Until your retirement, time is a hard thing to come by.
- You have many things left on your to-do list.
- The decision to step away into retirement impacts many lives.

Who We Are

We are a dedicated financial planning team that understands the unique challenges in retirement. It starts and ends with income planning, sometimes referred to as a systematic withdrawal plan (SWP), we match your needs and risk comfort to the strategy that best match your family. Our mission is to provide personalized, high-quality financial advice tailored to your individual circumstances—because no two families have the same financial path.

How we do it

Ultimately, we work with each family by first, identifying where you are the process of retirement. Next month or within the next five years? We then reason through a number of possibilities, making sure your goals are met and concerns addressed. Finally, based on your preferences we show you where to start and the benefits of each tactic within a defined strategy to maximize your retirement. Your needs may include: Estate, Investment, Tax, or simply Retirement Strategy, **we tailor our services to your needs.**

Our Mission

To inspire and develop opportunities for **families to transform** generations, **with less stress**, one step at a time **through planning** and wealth management.

Our Vision

We strive to create a better tomorrow **one** idea, **one** decision, **one** generation at a time, by inspiring curiosity and creative pursuits.

“Joe is the definition of a stand-up guy. I feel so confident in my family's financial future after going through weeks of financial planning with him. He even walked us through setting up our estate planning needs!” - Tom

The testimonial shown is from a current client based on their experience and may not be representative of the experience of other individuals or customers; is no guarantee of future performance or success. No direct or indirect payment or other compensation is providing to any person for a testimonial or endorsement appearing here.

“Working with Joseph has been such a pleasure. From my initial meeting with him, he has always focused on listening to my personal goals and dreams, and guiding my investments to achieve the life I desire now and in the future. It has meant a lot to me that he takes the time to explain all aspects of my investments until I fully understand, knowing this is not my zone of genius, but desire to understand. He is always prompt in his response to questions in between our quarterly meetings. He has taken away the stress of the investment world for me.” - Liz

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“Noble Capital group is an excellent choice for financial planning services through Eagle Strategies LLC. I have been working with Joseph for a few months, and I’m happy to say I’m very pleased with the work he has done. Not only does Joseph take the time with his clients, he thoroughly explains and clarifies any and all questions you may have. I definitely feel like my financial future is safe with Joseph helping me. I always recommend him to any of my friends and family looking for a solid, and experienced financial planner.” - Melissa

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Retirement needs are complex.

Here are the areas we're prepared to educate and work with you to mitigate the risks with both strategy and tactics.

- **Interest Rate Risk**
  - **The risk that changes in interest rates will negatively impact the value of an investment, particularly fixed-income securities like bonds.[1]**
- **Credit Risk**
  - **The risk that a borrower will default on their debt obligations, leading to financial loss for the lender or investor. Ever hear of high-yield ? [2]**
- **Market Risk**
  - **The risk of losses in investments due to movements in market prices, such as stock prices, interest rates, or foreign exchange rates. [3]**
- **Tax Rate Risk**
  - **The risk that changes in tax laws or rates will adversely affect an investment's returns or an individual's financial strategy. It's important to consider not just what you earn, but what you're able to keep after taxes—consulting a tax advisor can help you understand the potential impact on your financial strategy[4]**
- **Morbidity Risk**
  - **The risk associated with the incidence of illness or disability, impacting insurance costs or healthcare expenses. [5]**
- **Longevity Risk**
  - **The risk that individuals live longer than expected, potentially outliving their financial resources or increasing pension liabilities. [6]**

Click to Schedule Now

Learn more:

1 https://www.investopedia.com/terms/i/interestraterisk.asp
2 https://corporatefinanceinstitute.com/resources/commercial-lending/credit-risk/
3 https://www.investopedia.com/terms/m/marketrisk.asp
4 https://academyoftaxlaw.com/glossary/tax-risk-definition/
5 https://www.soa.org/globalassets/assets/Files/Research/Projects/research-2016-06-ltc-morbidity-improvement.pdf
6 https://www.investopedia.com/terms/l/longevityrisk.asp

Our commitment to you:

- To identify, explain, and show you how to achieve your goals
- A dedicated, knowledgeable team, accustomed to your needs
- Retirement Planning tailored to your family
- Custom engagement options, from simple to complex

Our Practice

Clients 262+ and growing

States we serve

CA, CO, FL, GA, IL, OR, SC, TX, UT, WI, WY

Our ongoing financial planning and retirement services are rooted with an understanding of
your dreams | goals | challenges | values

I'm ready to help,
Call my cell directly:
720-607-6333

JOSEPH VANDER LINDE, AEP®, CFP®

Principal | Financial Advisor

Click to Schedule Now

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