

THE VALUE OF FINANCIAL PLANNING

PROVIDING FINANCIAL CONFIDENCE
FOR LIFE'S UNEXPECTED EVENTS

When you hear the term financial plan, do you automatically think “complicated”? A financial plan may seem daunting, but we are here to tell you that with a trusted financial professional in your corner, a plan can provide the confidence and clarity you need to tackle life’s unexpected events.

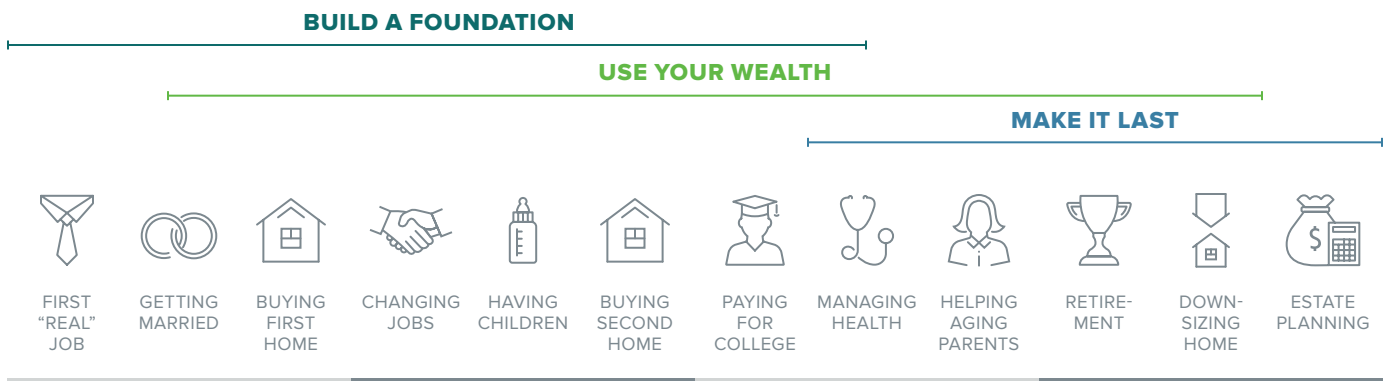


THE BENEFITS OF FINANCIAL PLANNING

- Provides the confidence needed to see progress towards financial freedom, because only 1 in 4 Americans feels financially prepared for retirement (CFP Board, 2019).
- Allows you to create a roadmap with your financial professional, to see the big picture and set financial goals along the way.
- Helps you plan for the certainty of uncertainty so you can spend less time worrying about money.
- Builds a long-lasting partnership with your financial professional, based on trust and the knowledge that they understand your goals and dreams.
- Shows the impact your decisions have on the future, which can lead to smarter choices to help you meet your goals.

A FINANCIAL ROADMAP BUILT ON WHAT’S IMPORTANT TO YOU

A financial plan, in conjunction with a financial professional, provides clarity and confidence to be able to make informed financial decisions today and in the future. Your financial professional can provide tailored options for you to achieve your goals.





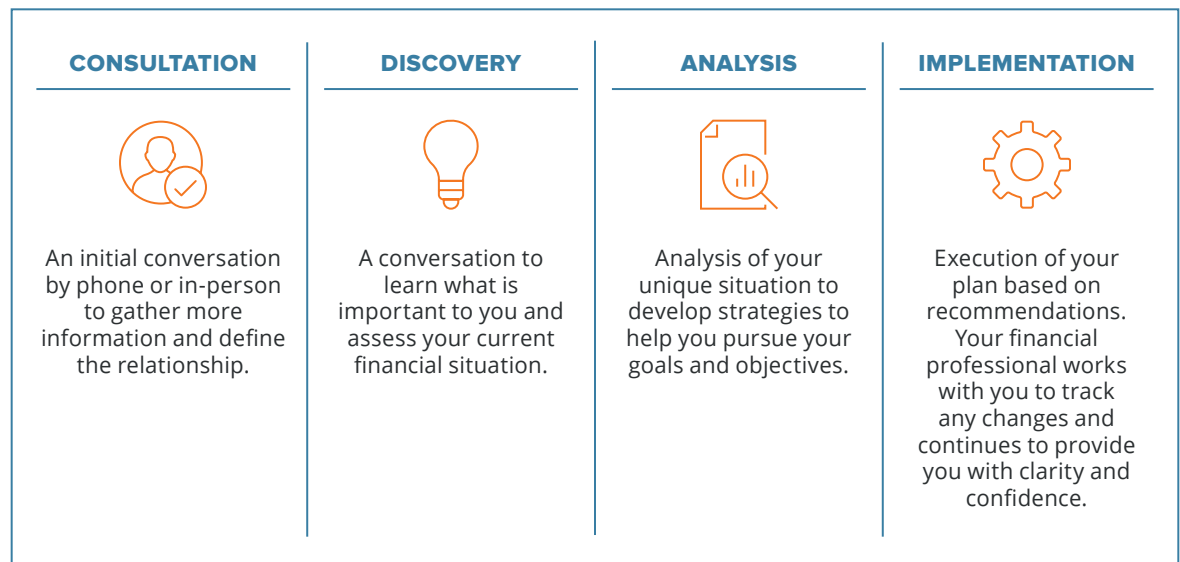
IMPORTANT TOPICS COVERED BY FINANCIAL PROFESSIONALS

Your financial professional will work with you to uncover any issues and concerns you may not realize are holding you back from financial comfort. During the consultation, you will discuss these or similar topics with your financial professional to help them understand what is important for your well-being and discuss ways to make your money last:

- Assuring you have income for retirement so you can retire with confidence
- Planning for life transitions, such as a career change, loss of job, or sabbatical
- Helping you find and understand possible tax savings
- The unexpected death of a spouse or parent
- Preparing for an unpredicted disability or long-term illness

THE FINANCIAL PLANNING PROCESS

Your financial professional will walk you through the process of gathering information to build a roadmap that fits your financial needs. Each independent financial professional's process may differ slightly, depending on how they work with their clients on an individual basis.





WHAT YOU NEED TO GET STARTED WITH YOUR FINANCIAL PROFESSIONAL

- Account Statements
- Company Benefit Statements (*deferred compensation, pension, 401(k)*)
- Insurance Policies (*life insurance, annuities*)
- Liability Statements (*mortgage, loan, credit card*)
- Income Statements (*Pay slips, Social Security benefits—estimated or actual*)
- Tax Returns
- Any other details regarding finances and what's important to you

TAKE THE FIRST STEP TODAY AND SCHEDULE A CONSULTATION WITH YOUR FINANCIAL PROFESSIONAL!

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