

FINANCIAL PLANNING SERVICES

# Financial planning with distinction







## Planning for life

Your life's goals and dreams are your own, but the path to achieving them may need clarity, requiring a distinctive service that offers individual attention and personalized guidance. Tailoring financial strategies to fit your needs requires a depth of resources from financial professionals who are seasoned and experienced.

Our financial planners have the knowledge and resources to help you meet your goals by developing and helping you to implement a financial plan that will serve as a well-organized roadmap. And as your life changes, so will your plan. The relationship you forge with your financial planner is for the long term.

# Your unique vision, our collaborative approach

Through a collaborative, one-on-one relationship and a concise process, your financial planner will help you realize the full potential of your financial future by identifying and prioritizing your short- and long-term goals. This is a critical first step in helping you engineer a targeted plan that employs financial strategies customized to meet your needs.

It begins by taking a personal, in-depth look to understand your specific financial goals and help you define a clear plan for how to achieve them. Based on that understanding, your financial planner will help you:

- Achieve a balance between your current lifestyle and future expectations.
- Minimize tax impact on your portfolio.
- Decide how to invest based on your goals and tolerance for risk.
- Recommend solutions that help protect you and your family against the unexpected.
- Actively plan for and save toward your desired retirement lifestyle in a balanced, disciplined approach.
- Custom-design programs to help you achieve your special goals, such as buying a home, retiring early, paying for your child's education, fulfilling your family legacy and philanthropic giving desires and more.

## A relationship built on trust

We aim to provide you with a plan of action to help you reach your goals. You will have the satisfaction that comes from knowing that you have a plan that will help you to achieve your objectives and goals because you are working with someone you can trust. Your financial planner will provide you with clear answers to your questions and will work with your attorney, accountant and other advisers to help you bring your plan to fruition.



Your financial planner will empower you to make informed decisions about your finances, focusing on the six areas of financial planning, all of which have an equal impact on a financial plan:

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## 1 | Financial Position

A review of your financial position provides a better understanding of where you are right now. This financial picture will address your balance sheet, cash flow and debt management and if savings are balanced and appropriate for meeting your goals.

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## 2 | Risk Management

Analyze your situation and help find ways to protect your income, assets and, if you're a business owner, your business, at every stage of your life and as circumstances change.

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## 3 | Wealth Accumulation

Design a strategy to help you invest your assets in order to meet your financial goals by taking into consideration your personal situation and tolerance for risk.

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## 4 | Tax Management

When applied appropriately in conjunction with a financial plan, tax strategies can help reduce the impact of taxes on investment returns and income. While only your accountant or attorney may provide tax or legal advice, your financial planner can work with them to coordinate a plan that best suits your needs.





## 5 | Retirement Planning

Obviously, the earlier you start saving, the more flexibility and freedom you'll have to choose the when, how and where of retirement. If you're a business owner, your financial planner can show you how to take advantage of retirement strategies to help maximize your retirement savings while offering plans that can reward and retain top talent. And even if you've already retired, your financial planner can help to ensure that your savings continue to work for you.



## 6 | Estate Planning

Proper estate planning can help you to pass on more of your wealth to your family and charities than to taxes. It can take into consideration the special concerns of young families with minor children, business owners who need to address succession planning or grandparents who'd like to help the grandchildren go to college.

# **Customized strategies to help meet your needs**

As a client, you may benefit from a collaborative, one-on-one relationship with your financial planner, who will work with you to identify and prioritize your financial goals and offer guidance and strategies specific to your individual needs.



# Our commitment to you

**Our planning service was founded on a simple principle:** Provide quality, confidential service and advice focused on your best interests.

Achieving your financial goals requires the guidance of a financial planner who is backed by a company that employs a diverse team of specialists. With access to this expertise, your financial planner is able to deliver to you cutting-edge solutions that address your specific needs.

Your financial planner's network of company specialists are:

- Experienced and trained in individual and business planning strategies.
- Focused on keeping your financial planner up-to-date on legislative and regulatory changes that might impact your financial goals.
- Skilled in delivering cutting-edge financial strategies, effective product implementation and superior tactics designed to help you either stay on track or change course as your needs dictate.
- Dedicated to delivering state-of-the-art technology, including modeling and illustrative tools that show the “big picture” now and in the future.
- Committed to a shared mission with you and your advisers. Your financial planner's role is to recommend the most appropriate strategies that will help your plan stay aligned with your goals.

**We offer personal, face-to-face financial guidance and solutions to individuals, business owners and executives.**

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