



## WHAT IS FINANCIAL PLANNING?

Financial planning is simply a better approach to get qualified financial advice. The process involves taking a holistic view at your finances, including a full understanding your values, financial objectives and main concerns, that will guide financial recommendations.

### *Financial Planning will address:*

- Where my money is, where is it going, and is it in the right places?
- How much should I be saving to meet my objectives and where?
- Am I prepared for unanticipated risk?
- Am I on track to meet my financial objectives?
- What can I do to improve my financial future?



## WHO SHOULD HAVE A FINANCIAL PLAN?

Anyone who has a significant source of income and out-going expenses should have a structured financial plan in order to better their financial future.

### *Characteristics of people we can help:*

- Serious about working toward financial success
- Value a pro-active thinking partner
- Motivated to improve
- Wants to make smart decisions with their money



## WHY SHOULD YOU HAVE A FINANCIAL PLAN?

### *Creating a financial plan will help you:*

- See your finances holistically, so you understand how your financial decisions collectively impact your financial success.
- Be prepared to recalibrate and make smart financial decisions when life events happen
- Create thoughtful strategies that take into account your long-term financial goals
- Understand what you need to do to improve your financial future



## HOW CAN YOU GET A FINANCIAL PLAN?

### *By partnering with a financial professional, you gain:*

- Organization: Bringing order to your Financial Life
- Accountability: Follow through on financial commitments
- Perspective: Bring insight from the outside to help avoid emotionally driven decisions
- Proactivity: Anticipate life transitions to help be financially prepared
- Education: Providing knowledge/education pertaining to your Financial life
- Partnership: Working together to help you plan for the best Financial Life possible



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