

## ***Why Do You Need A Financial Strategy?***

### **Consider These Important Questions**

- ▶ Will you have enough money to fund your retirement? Your child's education? A second home?
- ▶ If you become disabled, will you have enough income to sustain your current lifestyle and still pay the extra medical costs?
- ▶ If you die prematurely, will your survivors' lifestyle be compromised?
- ▶ Are you paying more than you have to in taxes?
- ▶ Do your savings and investments keep up with inflation?
- ▶ Do you know where you stand financially and where you are going?
- ▶ Do you find that inflation, changing tax laws, fluctuating interest rates, and the variety of financial products on the market make it hard to know what to do next?

If the answers to any of these questions concern you, your financial services professional can help by providing you with a detailed profile of your current financial standing. A financial strategy also takes into account your individual financial "temperament"—how you feel about money, and the special needs, concerns, and desires you have about your money and your future. Based on your needs and goals, your financial services professional can recommend ways that you can improve your financial outlook.

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***The keys to financial success  
are commitment and a  
financial strategy.***


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## ***Why You Need A Financial Strategy***

 ***Increase Your  
Spendable Income***

 ***Minimize the Impact  
of Taxes***

 ***Increase Your  
Net Worth***

## The Planning Process



### Discovery

- ▶ Accomplishments
- ▶ Financial Priorities
- ▶ Concerns



### Cash Management

- ▶ Budgeting



### Income Tax

- ▶ Reduce
- ▶ Defer



### Investment Profile

- ▶ Matching Concerns With Investments
- ▶ Asset Allocation



### Financial Independence

- ▶ Retirement



### Accumulation

- ▶ Education
- ▶ Purchase a Home



### Risk Management

- ▶ Life
- ▶ Property
- ▶ Disability
- ▶ Health
- ▶ Liability
- ▶ Long-Term Care



### Estate Planning

- ▶ Distribution
- ▶ Death Taxes



### Review and Update

- ▶ Adjust as Your Personal Needs Change



### Business Planning

- ▶ Employee Benefits
- ▶ Business Continuation
- ▶ Disposition



### "The Plan"

- ▶ A Road Map to Your Financial Goals



### Implementation

- ▶ Put Your Plan into Action

## It's Never Too Early to Start Planning

Whether you want to begin planning for your children's education or you want to ensure financial security for you and your loved ones, your financial services professional can help you make solid decisions about these and other important financial concerns, such as:

- ▶ Investing
- ▶ Increasing your net worth
- ▶ Reducing the amount of taxes you pay
- ▶ Creating or improving your ability to outpace inflation
- ▶ Funding education and other goals
- ▶ Planning for your retirement
- ▶ Using insurance effectively
- ▶ Providing for a smooth distribution of your estate

	WITHOUT A PLAN	WITH A PLAN
INCOME	\$	\$\$
TAXES	\$\$	\$
NET WORTH	\$	\$\$

## Your Strategy, Your Future

The right time to move ahead with a financial strategy is now. Contact your financial services professional and start building your financial future today!