

Developing a plan
that can help ENHANCE
the **QUALITY** of your life

We believe a comprehensive financial plan can enhance the quality of your life by reducing uncertainty about your future financial needs and resources. A financial plan can give you a sense of freedom from financial worries by planning for the future, anticipating expenses, and achieving your personal goals. In seeking to help you achieve your goals, we will help you identify and set priorities which are aimed at allowing you to control your financial situation. Every person or family has a unique financial situation, and we will help you in planning to meet your specific needs and goals.

While planning for and reacting to life events is often very challenging, through financial planning we can at least try to deal with the aspects of some possible scenarios and their consequences. We will assess your current financial health by examining your assets, liabilities, income, insurance, taxes, and investments and develop a realistic, comprehensive plan aimed at meeting your financial goals by addressing financial weaknesses and building on financial strengths.

Areas of Analysis

- Retirement & Financial Independence
- Investment
- Risk Management
- College Savings
- Estate

Financial Planning Process

1) Data Gathering

This first step consists of taking an inventory of the components of your financial picture—your assets, income and expenses, important documents—and exploring other pertinent details of your current financial situation. We will carefully work with you to fully explore your ideal vision, your values, and your goals.

2) Analyzing and Evaluating Your Financial Status

We will analyze your information to assess your current situation and determine what you must do to meet your goals. In this step, we will evaluate not only your current situation, but your likely future situation—your assets, liabilities and cash flow, insurance coverage, investments or tax strategies—to allow us to better understand your situation and test alternatives.



3) Developing the Financial Plan

At this point, we will develop your detailed financial plan. Every plan is custom designed and will include suggestions and alternatives to help you achieve your goals..

4) Presenting Financial Planning Analysis and Investment Recommendations

We will present your strategic financial plan reflecting your objectives that we believe will help you best achieve your goals. We will review our analysis and investment recommendations with you to help you understand them so that you can make informed decisions.

5) Implementing the Financial Plan

After you review your financial plan, you may wish to implement some or all of the recommendations. During this process, we will assist you as best as we can and will work with your professional advisors.

6) Monitoring your Financial Plan

Planning for your financial future is a dynamic process that does not end with the initial financial plan. It is important to regularly monitor your progress toward your goals, review your situation, and adjust the recommendations, if needed, as your life changes.

GET STARTED

We understand the impact financial planning can have on your life. To begin planning your financial future please contact us.

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