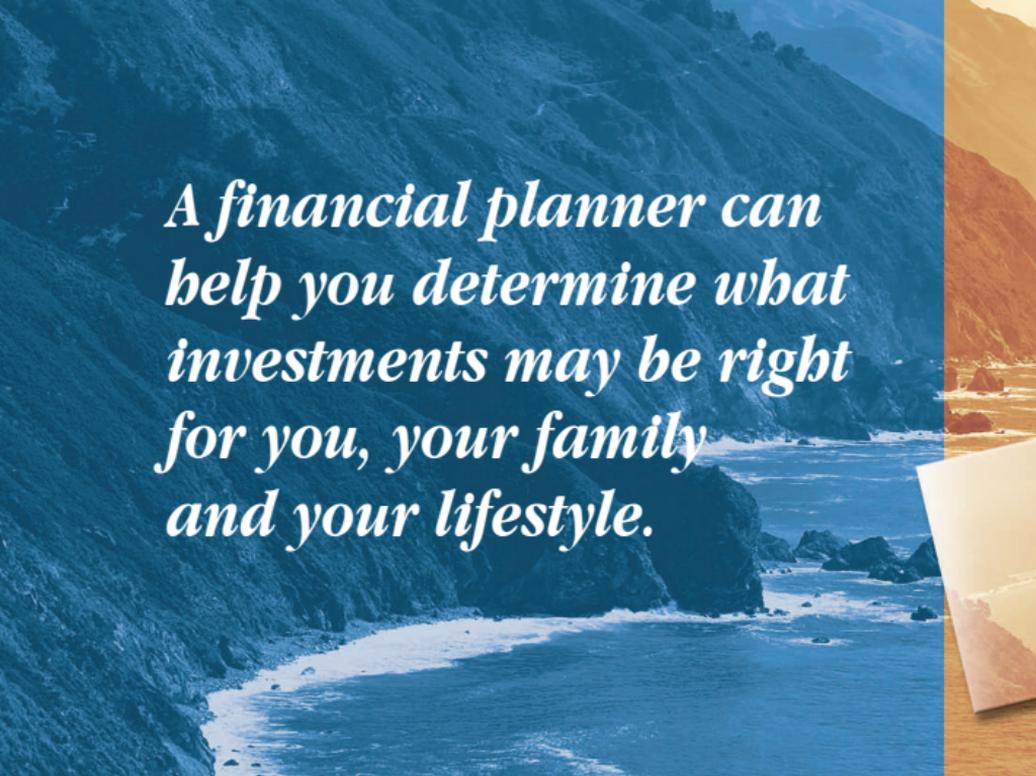


Financial Planning



Sanctuary
Financial Group LLC



A financial planner can help you determine what investments may be right for you, your family and your lifestyle.

Why Financial Planning?

What should you be invested in? There is no one answer to this question. The answer will vary from person to person and family to family, and should involve a host of various factors. As financial planners, Sanctuary Financial Group LLC can help you determine what's right for you, your family and your lifestyle. Whether it's saving for your first home, your children's education or your retirement, a solid financial plan plays an integral part of helping you meet your financial goals. And while it's important to start investing early in your career, it's also never too late to get started.

What is Financial Planning?

Financial planning is the long-term process of professionally managing your money to try to meet your financial goals and aspirations. Financial planning takes into account the personal and unique financial situation of you and your family over the long-term.



Whereas a stockbroker helps you pick stocks, a financial planner works with you to build a complete investment strategy. This strategy will be based on your particular situation and life goals and attempt to get you to where youd like to go. We'll take into account aspects of your financial life such as cash flow, taxes, your children's education, planning for small businesses, estate planning, insurance and long-term health care. To accommodate these needs, your financial planner will help you choose from a wide variety of investment vehicles that will comprise your individual investment plan.

... a financial planner will work with you to build an investment strategy

While building this plan may be the first step, Sanctuary Financial will stay with you throughout the lifetime of the plan to execute it and make changes accordingly. A solid strategy involves often changing courses with changes in your life, both expected and unexpected. A good financial planner is one who will get to know the needs of you and your family, and who will help ensure that your plan is tailored to

accommodating them. A financial planner can be as important as the health professionals in your life, assisting with your financial health. Think of your financial planner as your investment coach, working to help you throughout the lifetime of your financial career, and even after.

Think of your financial planner as your investment coach.

The First Steps

The first step in building your financial plan is assessing your financial and personal goals. Once we've developed a complete picture of your situation, we'll develop a realistic plan to help meet these goals over the course of your lifetime. By staying in regular contact with you, actively managing the investments that make up your plan, and then monitoring its progress, we help ensure that your plan stays on track. As your situation evolves, the market or laws change, we'll seek to ensure your plan is modified accordingly.

...we help ensure that your plan stays on track.

While many individuals prefer a "do-it-yourself" approach to investing, employing the advice of a professional financial planner offers many rewards. Your professional financial planner is someone who monitors your investments full time. We'll help you to get started in what can seem like a daunting process for those without the experience, time or desire to manage their finances.

As your financial planner, we'd like to help you consider needs such as:

- Rising education costs
- Retirement planning, rolling over IRAs or pensions
- Marriages, divorces, children
- Insurance including life, health, long-term care, disaster
- Inheritances, loss of loved ones
- Estate planning, succession planning

Because each financial situation can be complex in its own way, we often work together with other specialists to help ensure your best interest is represented. Additional professionals such as attorneys, estate planners, accountants and insurance agents can play an important role in developing and executing your financial plan.



Let's Get Started

We'd like to help you make the most of the opportunities available to you and promise to act with objectivity, experience and honesty. Our services seek to help you meet your financial goals and dreams one step at a time. Allow us to assess your financial health and put you on a plan that suits you and your family. Call us today at 717-522-1604.



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This brochure is designed to provide general information regarding financial planning. It should not be considered as rendering legal, accounting, or other professional services. If legal advice or other expert assistance is required, the services of a competent professional should be sought.