

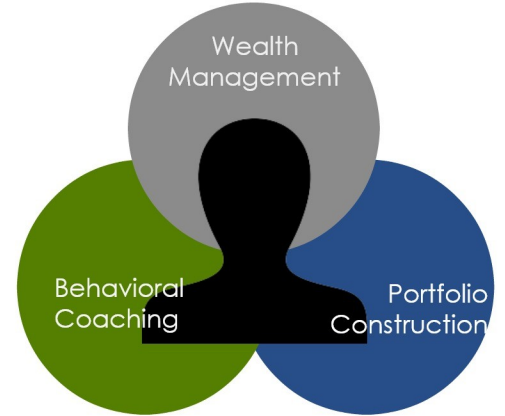
YOUR ADVISOR'S VALUE

A Complex Market
Can be **overwhelming**

- Goals specific to your changing life stages
- An array of investment choices
- Market volatility
- Risk tolerance
- Research, time and cost limitations

Why work with
an advisor?

A financial advisor brings
clarity and **direction.**



What an advisor can do for you:



- Establishing amounts needed to replace your income in case of death or disability.
- Estate planning, Life insurance needs evaluation.
- Long term care, insurance planning.



- Budgeting income and expenses
- Managing an emergency fund
- Help evaluate career path and job opportunities



- Plans to fund college.
- Ways to save for large purchases.
- Charitable giving strategies.



- Investing for income or growth strategies
- Determine tax strategies for investments
- Assist with spending down/withdrawing from investments.



- Discuss options for buying + selling a business.
- Review plans to protect your business.
- Assessing lease vs buy options for automobiles.



- Debt management strategies.
- Discuss options for buying and selling a house.
- Mortgage options.

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