



Planning For All The Seasons Of Your Life

Building, Protecting, Preserving and Passing on Your Wealth

dh don harrington, CFP®



A Sound Financial Foundation

Managing cash-flow and building your assets

When you are starting out, you need to build your financial future on a firm foundation. We can help you to answer these questions:

- How can I save money systematically?
- How much should I be saving for the future? For emergencies?
- How do I balance repaying student loans and saving?
- How can I afford to buy a house and still have a life?
- Can you help me create an investment strategy?

Protecting Your Lifestyle

Managing risk and protecting your most valuable assets

Once you have settled down and have some roots, you will want to protect what you have and secure your financial future. We can help by answering such questions as:

- How can I protect my pay-check if I become too sick or hurt to work?
- Do I need life insurance? How much? What kind?
- How can I provide creditor protection for my assets?
- How should we be saving for college?
- How can we afford college and retirement without ruining our current lifestyle?



Wealth Management for Retirement

Creating a secure income that you can't outlive

The most important part of your retirement nest egg is not just its size, but how it delivers a comfortable, safe, net-spendable income for the rest of your life. That means more than just a number. Let us help you learn:

- How much should I be saving for retirement?
- How and when should I take Social Security?
- Where should I be saving, besides my 401(k)?
- How can I be sure I won't run out of money? Does an annuity make sense for me?
- I don't ever want to be a burden to my kids. Should I consider Long Term Care coverage?

Estate and Trust Solutions *

Leaving a legacy to family, a charity, or a favorite cause

We can help you be proactive about your planning for the efficient distribution of your assets, and be sure things are done "your way". Let us help answer:

- When do I need a will? A trust?
- How can I avoid probate hassles and estate taxes?
- How can I leverage gifts to grandchildren?
- What is the best way to give to charity?
- How can I leave a legacy to my family and not lower my retirement lifestyle?

Why work with Us?

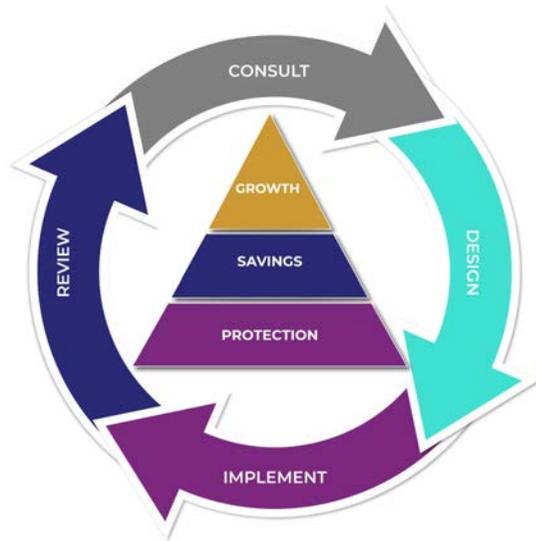
Experience, expertise, a fiduciary standard, and our process

We have a team of highly trained and experienced financial professionals that will help you to reach your goals. When we do financial planning or provide investment advice, we act as “fiduciaries”. That means we are required to put your needs above our own, and make recommendations based on a solid knowledge of your situation, your risk tolerance, values, and your time horizons.

Our process begins with an initial consultation at no charge to you. This is a fact-finding session that allows us to explore your situation and your goals to see if there is a good fit for a planning relationship. If we mutually decide to work together, all fees are discussed and agreed upon in advance, along with the scope of our engagement.

Then, we will analyze and design solutions to help you reach your goals efficiently, and present them to you in a written plan. We can help you to implement your plan with whatever products and services are needed, if you decide to engage us. And, we will set up a schedule to monitor your plan at least annually, to be sure that as things change, you will stay focused on achievement of your goals.

Your financial plan is a dynamic game-plan that grows and changes to fit the opportunities and challenges of all the seasons of your life.



* The information in this material is not intended as tax or legal advice.

Please consult legal or tax professionals for specific information regarding your individual situation.

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