advice for life℠

No matter where you are in life — just getting started or planning for retirement — **you have goals and dreams.**

A HOLISTIC APPROACH TO LIFE PLANNING

Advice for Life is a client-centric, holistic approach to financial guidance that reflects your priorities and specific life circumstances.

discovery

Before we get down to crunching numbers, we'll talk about the things that are most important to you — family, community, pastimes, church. We'll ask a lot of questions about what you're really thinking, feeling, worried about; your experiences with money; and what you've accomplished so far. Together we'll figure out where you are now.

planning

Based on what we discuss in the Discovery phase, we will assess your personal situation, gauge where you are now relative to your life goals and priorities, and consider what gaps exist. We will weigh the financial implications of each goal we discuss and construct the framework for a plan that supports them.

life milestones

We tailor your plan based on where you are in your life.

"A goal is a dream with a deadline."

– American Author Napoleon Hill

First job

- Begin funding a retirement account
  — 401(k)
  — IRA
- Get a credit card

Getting married

- Purchase first home
- Purchase disability insurance
- Diversify your portfolio

New child

- Develop a college savings plan
- Purchase life insurance
- Establish basic estate plan

Changing jobs/ Divorce/Remarry

- Rollover IRA
- Mortgage refinance/ New mortgage
- Update will/Trust/ Power of attorney

solutions

A benefit of holistic planning is that it provides a comprehensive view of all areas of your financial life. During this phase, we will recommend specific solutions to address each of your goals. This is where we implement your customized plan.

monitoring

Just when you make plans, life happens—and events large or small can change everything. The monitoring stage incorporates tracking systems to keep your plan on target. We'll help you plan for the unexpected, anticipate change, and adjust your plans over time, as necessary.

Retiring parents/ Parent care

- Explore assisted living options
- Create a comprehensive estate plan
- Ensure retirement income

Planning for your retirement/Kids leave for college

- Develop a retirement plan
- Finance college education
- Diversify your portfolio

Legacy planning

- Transfer of assets to beneficiaries
- Purchase second home
- Diversify your portfolio

Early retirement

- Utilize advanced estate planning techniques
- Establish retirement income distribution strategy
- Explore charitable giving options

Late retirement

- Update will/estate plan
- Start taking IRA required minimum distributions at 70½
- Manage medical expenses
- Make assisted living arrangements

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

The Advice for Life approach recognizes that we're all on a special journey — and that each of us requires a road map to help us get to where we want to be. This disciplined planning process helps clients manage debt, better understand the financial decisions that support their situation, and improve family communication regarding money issues.

We believe that adopting a holistic planning approach that focuses first on your life goals and aspirations may improve the chances of achieving the future that you envision.

Don't let your dreams fade. Call today for a consultation. Together we'll chart a path to your future.

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