

## Why you need me as your financial advisor.

It wasn't light, summer reading, but my beach book this year was *Putin's Playbook – Russia's Secret Plan to Defeat America*. The author is Rebekah Koffler, a Russian-born U.S. intelligence expert who worked at high levels in the Defense Intelligence Agency and the Central Intelligence Agency's National Clandestine Service. She tells a sobering story, and her book is worth the read, especially with what is happening in Ukraine.

Ms. Koffler said that while still a college student in Russia, she worked as a tour guide in Moscow and other Soviet cities, leading sightseeing excursions. She writes: "Particularly struck by Americans, I noticed they smelled good, had super white teeth, always smiled, and had an attitude that nothing was impossible."

"Nothing was impossible." That's big, and my guess is that Ms. Koffler is not the only person who thinks that, in America, anything is possible. And yet, plenty of people think that achieving financial success is impossible. I don't. I think people simply need a guide to help them. That's what I do. Here's how I might be able to help you:

1. **I will help you organize your financial life.** One of the biggest hurdles many people have to success with money is financial disorganization. Just about everyone has four or five or six different parts to his or her financial life. For example, you might have homeowner's insurance, a Roth IRA, a mortgage, a 401(k) at work, a life insurance policy, and maybe a lot more. Are all of those parts of your money life working together to optimize your family's well-being? If you don't have a financial advisor, how would you know? Is some stranger on the Internet going to tell you?
2. **I will help you set goals and design a financial plan.** If you don't have goals for what you want your money to do, you could end up just meandering your way to what I call "financial mediocrity". When I work with clients on their goals, we make them specific. Here's an example: I want to retire at age 64, with an income of \$60,000 in addition to my Social Security benefit. I want my income to keep up with inflation at a rate of 3% per year, and I want to take a nice cruise with my spouse every other year until we are 80. Then, I want to leave \$100,000 for final expenses, with our home going to our children. Now, that's what I call a goal, and I can design a plan that might get us there.
3. **I will work hard to keep you from making "The Big Boo-Boo."** The gory details are different for everyone, but it boils down to making a huge mistake with your money at the worst possible time. Like, selling your 401(k) to cash when the market is down, even though you're only 50 years old, and thinking that you'll know when it's the right time to "get back in." That kind of stuff. My job is to try to keep it from happening.

I might be wrong, but my guess is that more people than not would like someone to guide them financially. They just don't know where to turn. Who can I trust? How much will it cost? How long will it take? What value will I get? These are legitimate questions, and you deserve honest answers. Make an appointment to come in, and let's talk.

### **Pontchartrain Investment Management**

Mike Rich, CFP®, 2065 1<sup>st</sup> Street, Slidell, LA 70458  
985-605-5064  
mikerich@mypontchartrain.com

Securities and Advisory Services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual.