



WHAT DOES A FINANCIAL ADVISOR DO?

Gone are the days where a broker traded stock and provided little other value. At Cascade Guided Wealth, we pride ourselves on being fiduciaries and having a holistic approach to assisting with our clients' financial lives. Our advice and planning goes far beyond investment selection and money management. Below is a list of what working with a financial advisor can do for you.

WEALTH ACCUMULATION:

- Evaluate and maximize employee benefits.
- Consolidate accounts to simplify your finances.
- Set up retirement plans (IRAs, Roth IRAs, etc).
- Allocate funds for future purchases.
- Identify risk tolerance and investment goals.
- Implement investment strategy; monitor and adjust over time.
- Analyze stock options and ESPP plans.
- Manage concentrated positions.
- Utilize financial planning to evaluate likelihood of achieving goals.

FAMILY PLANNING:

- Assist with tax efficient gifting strategies across generations.
- Handle large Estate Planning reviews.
- Plan and implement college savings plans.
- Help to set up a lasting legacy.
- Evaluate insurance needs and expenses.
- Identify unique risks and plan accordingly for all types of families.
- Advise and provide hands-on support when loved ones pass and estates change hands.

INCOME PLANNING:

- Analyze Social Security and pension payouts.
- Manage taxes in income distribution.
- Review beneficiaries and payout options.
- Evaluate changes to risk tolerance over time.

THE INTANGIBLES:

- Provide financial education and advocate for financial literacy.
- Reduce complexity and simplify choices to make better trade-offs.
- Keep clients accountable and instill confidence and optimism.
- Offload unpleasantness and reduce money stress.
- Stay informed regarding the current market dynamics and proposed tax changes.

Lauree Harrison is a Financial Advisor offering securities and advisory services through Cetera Advisor Networks LLC, member FINRA/SIPC, a Broker-Dealer and Registered Investment Advisor. Cetera is under separate ownership from any other named entity.

For a comprehensive review of your personal situation, always consult your legal advisor. Neither Cetera Advisor Networks LLC, nor any of its representatives may give legal advice.

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