



NEED A SECOND OPINION ON YOUR FINANCIAL PLAN?

ASK PAGE

Investors with a written financial plan average 0.83% higher returns than those without one. Sadly, most people don't have that kind of plan. **Our clients do.**

Here are the critical elements of an effective financial plan, and why they're so important:

Life Goals Analysis	Takes into account what you want to do in your life, not just your investment objectives. Provides a realistic estimate of how much money you'll need and when.
Long-term Cash Flow Projection	Maps out year by year when you'll need money to meet your goals, and where to invest and withdraw it from to minimize income taxes.
Portfolio Optimization	Ensures that you can earn the maximum return while controlling portfolio risk, and paying the least amount of tax on your investment income.
Risk Analysis	What impact would a death or disability have on your goals? Do you have enough insurance to manage these risks, or do you have more than you need?
Detailed Action Plan	Outlines specific actions to take, their benefits, and when they should be completed. This lets us help you stay on track.

Does your financial plan include these elements? If not, we could help you save a lot of taxes and give you more confidence in your financial future.

Call us today to arrange your complimentary Initial Assessment and Evaluation.

It may be the most valuable hour you've spent in a long time.



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