FINANCIAL PLANNING

Develop a customized financial plan to help integrate all aspects of your finances.

Do you picture yourself owning a new home, gifting to family, or retiring comfortably? These are a few of the financial goals that may be important to you, and each comes with a price tag attached.

That's where financial planning comes in. Financial planning is a process that can help you target your goals by evaluating your whole financial picture, then outlining strategies that are tailored to your individual needs and available resources. Establishing this comprehensive "road map" can provide the framework for organizing all pieces of your financial life.

A financial plan will clearly show you how your financial goals are related – for example, how saving for your children's college education might impact your ability to save for retirement. Then you can use the information you've gleaned to decide how to prioritize your goals, implement specific strategies and choose suitable products or services. Best of all, you'll know that your financial life is headed in the right direction.

BENEFITS

- Optimize your path to achieving your financial goals.
- Reduce financial stress so that you can have more balance and enjoyment in your life.
- Gain control, clarity and confidence with regard to your financial decisions.
- Balance competing financial priorities.
- Increase your ability to focus on your family, career, or hobbies.
- Establish and prioritize financial goals and time frames for achieving these goals.
- Implement strategies that address your current financial weaknesses and build on your financial strengths.
- Flexibility to monitor your plan, making adjustments as your goals, time frames and circumstances change.

FINANCIAL PLANNING SERVICES WE OFFER

- Retirement Income Planning
- Marriage Planning
- Divorce Planning
- Education Planning
- Sudden Inheritance Planning
- Cash Flow Planning
- Real Estate Advice & Support
- Business Liquidity Strategies

OUR PROCESS

Through our holistic approach, we create a plan that encompasses all aspects of your finances and outlines the steps required to meet your short- and long-term goals. This plan becomes the blueprint upon which we build your portfolio.

We derive great satisfaction out of the fact that our clients are able to have an increased ability to focus on their family, career, or hobbies because they know that we are overseeing their finances in a prudent manner.

FINANCIAL PLANNING SERVICE FEATURES

You dream. We deliver. Together.

GOALS ASSESSMENT & PRIORITIZATION

Clarity and prioritization of your short and long term goals and aspirations.

We provide you with insight, including the probability of success of reaching your goals, and we provide solutions for enhancing that success rate over time. This process is instrumental in maximizing your financial wealth and security.

WEALTH PLANNING ORGANIZER

Clear communication and collaboration when you organize all your top goals in one place, with one point of contact.

We understand that you are busy, so we help organize your goals related to retirement, family, travel, investments, cash flow, real estate, estate planning, and charitable giving in one place. This tool helps to ensure that we are all on the same page with regard to your goals, and also serves as a summary to share with your close family members.

DEDICATED ADVISOR RELATIONSHIP

A close relationship with someone who knows you well and who you can trust.

Our dedicated Client Advisors are all highly trained, educated, and focused on delivering you world class service. Each client has a dedicated team to support them in their goal achievement. This team includes a Client Advisor, a Client Advisor Associate and a Client Service Representative. Furthermore, each advisor may utilize the expertise of other firm staff for specific projects, such as estate planning or investments. Your Client Advisor will also coordinate with your other professional advisors, including accountants, attorneys, and bankers, to make sure that everyone is working efficiently on your behalf.

TAX OPTIMIZATION

Help coordinating tax strategies so you pay only what you owe.

We believe that income tax planning should be incorporated with your financial plan, so we work closely with you and your CPA to ensure this happens. When it comes to investments, we maximize pre-tax savings vehicles as well as accumulation and distribution planning to help improve your bottom line.

EDUCATION

Get yourself and your family informed and on the same page.

We are experts in planning and investments so you don't have to be. We will help educate you, at your pace, so you can feel confident and informed as you make decisions. At your request, we will also spend time educating your other family members. It's never too soon to teach your adult children and grandchildren good money management skills and habits!