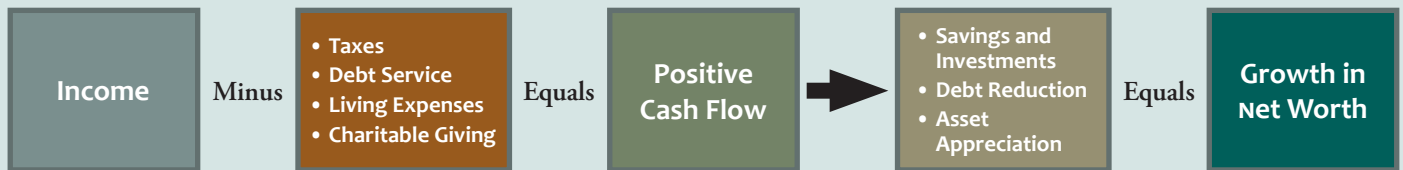


The secret of wealth is to spend less than you earn and invest the difference.



Comprehensive Financial Planning

Financial Position

- Personal Financial Statement
- Cash Flow Management
- Debt Reduction Strategies
- Identity Theft Protection

Asset & Income Protection

- Life Insurance
- P & C Insurance
- Health Insurance
- Disability Insurance
- Long Term Care Insurance

Income Tax Planning

- Income Tax Strategy
- Asset Placement Strategy
- Tax-Advantaged Investments

Investment Planning

- Asset Allocation
- Due Diligence Research
- Selecting Managers
- Monitor Investments

Estate Planning

- Asset Titling
- Wealth Transfer
- Family Education
- Trust Management
- Charitable Planning

Retirement Planning

- Short & Long Term Goals
- Retirement Income Projection

The role of the Financial Planner is to find ways to help you increase your net worth and to help you to accomplish all of your financial objectives.

Define the purpose of your money: what is the purpose of your wealth?

- Attain Financial Security
- Provide Retirement Income
- Reduce or Eliminate Debt
- Fund College Expenses
- Fulfill Lifestyle Desires
- Start a New Business
- Establish Financial Independence
- Support a Charitable Giving Plan
- Wealth Transfer to Family
- Other Purpose(s):

Notes: