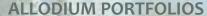
# Financial Planning Goals





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

Income

Minus

- Taxe
- Debt Service
- Living Expenses
- Charitable Giving

Equals

Positive Cash Flow



- Savings and Investments
- Debt Reduction
- Asset
  Appreciation

Equals

Growth in Net Worth

### 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 we	alth?				

- ☐ 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:

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