

# What is your **Financial Strategy?**

The best way to get financial peace of mind is to implement a powerful strategy. You must analyze every aspect of your financial future with realism and accuracy. That way, you will have the information required to tackle any financial problem and address any need.

Building blocks for your financial strategy can include any or all of these areas:

- *Special Needs & Future Purchases*
- *Financial Statements*
- *Lifestyle Prior to Retirement*
- *Retirement*
- *Education Funding*
- *Survivor Needs at Death*
- *Disability*
- *Long-Term Care*
- *Probability Analysis (plan for uncertainties)*
- *Debt Management*
- *Emergency Funds*
- *Investment Analysis & Asset Allocation*
- *Protecting Assets*
- *Estate Planning*
- *Qualified Retirement Plans*
- *Planning for Employer Stock*

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you have  
**Important  
Questions**  
about your **Financial Future**

Where are my finances today?

Where is my financial plan going?

How much can I expect to have?

How likely am I to meet my goals?

we have :::  
**Answers**

# Answers, Not Guesswork

There are no certainties in life. Economic conditions. Market volatility. Disability. Untimely death. They can all change the course of your financial plan, making it nearly impossible to navigate into the future. How can you gain peace of mind? More specifically, how can you get the critical answers you need to feel secure about tomorrow? Realistic planning is the key to increasing the probability of your financial success. That includes taking into account life's uncertainties such as death, disability, and changing economic conditions. Such broad-based planning allows you to answer your most pressing financial questions: "Can I meet my financial goals and maintain my lifestyle?" and "How much can I expect to have at retirement?"



## Big Picture Planning at Work

A realistic plan also illustrates how all the elements of your plan work together. Most traditional financial planning methods are short-sighted and address only a portion of the complete financial picture. By looking at your finances from the wide angle, (e.g., investments, survivor needs, debt management, education needs, disability concerns, retirement planning, and more) you see the big picture. So, analyzing all aspects of your finances together is the cornerstone of providing a positive advising experience, and is essential to the success of your plan.

After a review of your financial goals, current assets, and other key information, you're ready to start planning. Using monthly cash flow analysis, your advisor provides you with the most realistic financial projections. The analysis also enables you to locate sources of funding, both to address your needs and maintain your desired lifestyle. In fact, your advisor is committed to helping you balance your long-term financial goals with the way you want to live your life (on the way to retirement and beyond).

## Seeing is Believing

Not only does a strong financial analysis make the planning process more effective, but it enables you to make decisions based on the recommendations and results of the analysis. You'll get a clear understanding of how your plan was generated, why it makes sense for you (based on your current situation and future goals), and what you can expect down the road.

**Cash Flow**  
A careful review of your cash flow is at the heart of any effective financial planning. Money comes to you from both outside sources (such as salary and stock returns) such as cash dividends from your assets. This money is used for ongoing payments or expenses, and you can also spend on any money that will improve your retirement or current. These items show you what remains every month to live on.

**Investment Profiles & Asset Allocation**  
Your investment portfolio must be tailored to meet your goals. This includes:  
- Asset Allocation: How much to invest in stocks, bonds, and cash.  
- Investment Style: How much to invest in growth, income, and value.  
- Volatility Class: How much to invest in high, medium, and low volatility assets.

**Will you maintain your lifestyle?**  
Your Financial Lifestyle  
New Home in Five  
Katie Ed.  
Kevin Ed.  
Lifestyle

Today | Retirement

Legend:  
- Successfully funded through cash flow  
- Cash flow was not sufficient without using assets designated as "Do Not Use"