

Financial Planning

WHY SHOULD YOU HAVE A FINANCIAL PLAN?

While you may have made prudent financial decisions over the years, many things may have changed over time, such as tax laws, your income, your financial goals, or your family situation. The financial planning process will help you focus on what you are trying to accomplish and allow you to make informed decisions based on the current and comprehensive circumstance. Whether or not you decide to make any changes to your financial strategies, you will understand that your plan is intentional and you are on your chosen course.

WHAT ARE YOUR GOALS?

The first step in developing a financial plan is to define what you are trying to accomplish. What are your specific goals? When do you want to achieve them?

To start the financial planning process, we can assist you in clarifying and defining your goals. Our team offers a range of financial planning, investment and insurance services.

WHERE ARE YOU NOW?

Developing an effective plan requires a full understanding of your financial situation and resources. To accomplish this, we have developed a questionnaire designed to gather the information we will need to develop your plan. We will assist you in completing the questionnaire and in identifying the financial resources available to you.

Clients who open accounts as a result of any type of financial planning analysis should consider whether to establish a brokerage account or an investment advisory account. In a brokerage account, your Financial Advisor will work with you to facilitate the execution of securities transaction on your behalf. In an investment advisory account, your Financial Advisor will act as your investment consultant to monitor your financial situation on an on-going basis. Clients are responsible for determining the type and level of service that is most suitable for their goals and objectives.