

OUR PLANNING PROCESS



THE PHILOSOPHY

“ Our goal is to find the best financial solutions for the individual needs of each client. Each of our clients are different, but our process remains the same. We want to build a financial plan that will take you from where you are now, to where you want to be in the future, while also adjusting to every twist and turn we may encounter along the way. Here’s how we do that.”

STEP 1: UNDERSTANDING YOUR GOALS



Maybe you are just starting a family, are a few years out from retirement, are currently retired, or somewhere in between. Each stage of life brings a new set of planning challenges and goals. Understanding what financial prosperity means to you is the first step in getting you there.

STEP 2: EVALUATING YOUR CURRENT POSITION



Before we look into financial solutions, we need a good picture of where you currently are. How much do you currently have invested where, and what are the tax ramifications of those investments, as well as discussing your current income stream and what the expectation for those streams are in the future.

STEP 3: CALCULATING YOUR RISK TOLERANCE



Once we have established where you are financially, and where you want to be, there are many different paths you can take to reach those goals. Determining which of those paths is right for you depends on your risk tolerance. This isn’t just your portfolios ability to avoid or take on risk, but your personal risk tolerance, and what levels of potential volatility you feel comfortable with.

YOUR NEXT STEP...



OUR RISK QUESTIONNAIRE

We have developed an easy online questionnaire that allows us to gather the information needed for all three steps. From these results, we can determine how best to reach your financial goals in a way that will provide peace of mind for your future. Ask our team for access to this questionnaire and start your journey towards your new tomorrow.