



The Value of a Comprehensive Financial Plan

Ask Yourself

Is your financial plan comprehensive?

A comprehensive financial planner looks at your entire financial life. Consider these questions:

- How will a volatile market during retirement affect your cash flow?
- Does your life insurance policy cover just your current assets or your retirement as well?
- Are you maximizing the tax benefits of your investments?
- Does your will plan for receiving life insurance proceeds and avoiding taxes properly?
- How will your investment strategy change as you near retirement?

Big Picture

More than just managing investments

A surprising number of people lack awareness and organization when it comes to their finances:

- 64 percent of American adults do not have a will, according to a 2014 Rocket Lawyer survey conducted by Harris Poll.
- 36 percent of American adults have nothing saved for retirement, according to a study from Bankrate.com.
- 40 percent of American adults give themselves a C, D or F on personal finance literacy based on a study by the National Foundation for Credit Counseling.

A financial advisor can get you on the right track and put you in control of your future.

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Creating the Plan

A comprehensive financial advisor looks at all six areas of your financial life in order to provide advice and guidance for all of your concerns. With a comprehensive plan, you'll be able to reduce uncertainty and confidently work toward your goals.

6 Areas of Comprehensive Financial Planning



Advice that lasts a lifetime

Give a man a fish, and you feed him for a day. But give him a comprehensive financial plan, and you'll feed him for a lifetime. A financial advisor can help you gain the confidence and financial literacy needed to make smart decisions that lead to financial success.

Pieces of the Puzzle

A comprehensive advisor can see the whole picture and how each area of your finances affects the others.

Reaching Your Goals

Your investing advice becomes more appropriate when linked with short- and long-term goals.

Harness Expertise

Let your advisor's experience and expertise improve your financial outlook.

Gaining Confidence

After working with an advisor, many clients feel better able to make their own financial decisions.

Planning for Life

A comprehensive financial advisor helps with more than picking investments. You'll address every area of your financial life.

Your Questions Answered

How much should you be saving for retirement? What should you include in a will? **An advisor can help.**