

The Importance of Having a Financial Plan

What is Financial Planning?

Financial planning offers a personalized approach to financial advice. The process involves taking a comprehensive view of your finances, including a full understanding of your values, financial objectives, and concerns, to guide financial recommendations.

Financial Planning will address:

- Where is my money, where is it going, and is it in the right place to accomplish my goals?
- How much should I save to meet my objectives?
- Am I prepared for unanticipated risks?
- Is there more I should be doing now and in the future to be prepared?
- Is my family protected if something should happen to me?

Who Should Have a Financial Plan?

Anyone who is financially active and seeks trusted financial advice should have a financial plan to improve their financial future.

Why Should You Have a Financial Plan?

Creating a financial plan will help you:

- See your finances in one place to understand how your financial decisions impact your financial success
- Be prepared to recalibrate financial decisions when life events happen
- Create thoughtful strategies incorporating your long-term financial goals
- Understand what you need to do to improve your financial future

By partnering with a financial professional, you gain:

Organization

Bringing order to your financial life

Accountability

Follow through on financial commitments

Perspective

Gain insight from the outside to help avoid emotionally driven decisions

Proactivity

Anticipate life transitions to help be financially prepared

Education

Receive knowledge & education pertaining to your financial life

Partnership

Work together to help you plan for your best financial life

FINANCIAL PLANNING

We are proud to serve a diverse range of clients who greatly benefit from our financial planning services. My aim is to extend our positive impact and assist more individuals within our community. Could you kindly introduce me to a few people who might find value in our services? I would be delighted to have an initial conversation with them to explore how we might be of mutual benefit.

Name	Phone	Email	Additional Information

This material was prepared by LPL Financial, LLC

Securities and advisory services offered through LPL Financial, a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. To the extent you are receiving investment advice from a separately registered independent investment advisor that is not an LPL affiliate, please note LPL makes no representation with respect to such entity.

Not Insured by FDIC/NCUA or Any Other Government Agency	Not Bank/Credit Union Guaranteed	Not Bank/Credit Union Deposits or Obligations	May Lose Value
---	----------------------------------	---	----------------