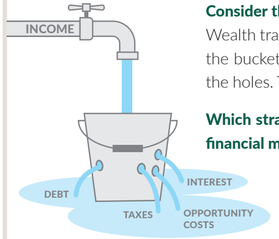
Let us be your guide.

Many financial planning firms focus on helping their clients accumulate wealth through savings and investments.

At St. Charles Financial Services, we believe there is more opportunity to serve clients by helping them first to eliminate involuntary and unnecessary wealth transfers: through debt, taxes, interest and opportunity costs.



Consider this: Your income is the water filling up your bucket of wealth. Wealth transfers represent holes in the bucket. There are two ways to fill the bucket. One way is to pour more water in. The other is to first plug the holes. The latter will fill up the bucket even if the flow is just a trickle.

Which strategy more closely resembles the way you currently approach financial management?

Our Services

FINANCIAL SERVICES

College Financial Planning | Estate Planning
Financial Protection | Investment Planning
Retirement Planning | Tax Planning

INSURANCE SERVICES

Property & Casualty Insurance | Medicare
Long Term Care Insurance | Life Insurance
Disability Insurance

Get the assistance you need!

Why not meet with a financial planning specialist? At St. Charles Financial Services, relationships are fundamental to everything we do for you.

Our team of financial professionals in Missouri will get to know you and understand your current outlook, and then customize an investment plan to help meet your needs.

Get a team working on your financial plan. **Contact St. Charles Financial Services to meet with your financial planning team!**

Securities offered through The O.N. Equity Sales Company, Member FINRA/SIPC, One Financial Way, Cincinnati, Ohio 45242 Phone 513-794-6794. Investment Advisory Services offered through O.N. Investment Management Company. Estate planning services provided in conjunction with your licensed legal professional. Tax and/or legal advice is not offered by St. Charles Financial Services, LLC. Please consult with your tax professional for additional guidance regarding tax-related matters. The O.N. Equity Sales Company and O.N. Investment Management Company are not affiliated with St. Charles Financial Services, LLC. or Webb Insurance.



St. Charles Financial Services, LLC & Webb Insurance

LET US BE YOUR GUIDE!

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9 of the Biggest Mistakes People Make with their FINANCIAL PLANNING

St. Charles Financial Services, LLC & Webb Insurance

LET US BE YOUR GUIDE!

We believe that the future you would like to achieve is just around the corner.

You may have ended up with this resource because someone told you that St. Charles Financial Services can provide assistance in planning for your family, buying or selling a home, retirement, understanding your inheritance, or grieving a loss.

Maybe you just needed a referral to an accountant or lawyer.

Typically, our clients fall into one of three categories. Which one are you?

1. They are making mistakes and they don't know it.
2. They know a lot about financial planning and could use some guidance to achieve their goals.
3. They are skeptical about financial services companies.

If you are one of these three, you are not alone. **We have helped hundreds of people in each of these categories achieve a better financial future.**

If what you thought to be true about building your wealth ended up not being true, when would you like to know?

Faith dare the soul to go further than it can see.

— WILLIAM CLARK

9 of the Biggest Mistakes People Make with their Financial Planning

1 **Not thinking through the unintended consequences of each decision.** Making rash investments or an impulsive purchase can hinder your progress towards your long term goals.

2 **Not understanding the four areas of wealth transfers and how to avoid them.** Transferring wealth away carelessly or unknowingly represents money lost to poor planning: through debt, taxes, interest and opportunity costs.

3 **Not having an open mind about planning finances.** A constantly evolving market cannot be met with a rigid approach. We seek to have a collaborative relationship with our clients, built on a foundation of trust and mutual respect.

4 **Not suspending any preconceived understanding of wealth management and planning.** Unspoken judgments create a barrier to forming a partnership with a trusted advisor. Any time you have doubt or hesitation, it is important to voice those concerns to your advisor so you can work together as a team.

5 **Trying to plan finances without a team of counselors.** You need a wealth management plan built around your lifestyle and your goals, which requires a high level of expertise. You wouldn't jump in the ocean if you didn't know how to swim. Why handle your finances any differently?

6 **Thoroughly planning how to spend money without planning how to grow money.** Your wealth must continue to provide for your future in retirement — so you can enjoy the fruits of your success, instead of working into your golden years.

7 **Gambling vs. Investing.** Gambling is "big risk, big reward," and reward is not guaranteed. Investing involves strategic planning and carefully measured risks for long-term success. Gambling on your financial future is never worth the risk!

8 **Gaining clarity only through trial and error or thinking you don't have enough to need a plan.** Working with a skilled professional can help individuals from all walks of life set reasonable financial goals, and create a plan to work towards achieving those goals without need for trial and error.

9 **Being too busy to stop for a brief moment in time to focus on their plan.** People put off their financial planning for a variety of reasons — often, because they don't know how to get started. A critical first step to correct this mistake is acknowledging your financial future MUST be a priority!