

The value of advice

Financial advice has the best chance of success when it's built on a relationship. Because no two investors are alike, we'll work together to construct a financial plan that reflects your goals as they change over time.



Investments

- ☐ Articulating investment goals and strategies.
- ☐ Managing portfolios and asset allocations.
- ☐ Investing for current income versus growth of assets.
- ☐ Providing ongoing investment monitoring.
- ☐ Performing risk analysis.
- ☐ Meeting liquidity needs.
- ☐ Rebalancing.
- ☐ Selecting cost- and tax-efficient investments.



Planning

- ☐ Retirement goals.
- ☐ Higher education.
- ☐ Charitable giving strategies.
- ☐ Estate planning.
- ☐ Insurance (health, long-term care, life, business, specialized).
- ☐ Business purchase, sale, or succession planning.
- ☐ Health care and eldercare.
- ☐ Spending in retirement.



Ongoing advice

- ☐ Conducting annual reviews.
- ☐ Adjusting financial plan based on life events.
- ☐ Offering intergenerational wealth education.
- ☐ Bringing clarity to financial headlines.
- ☐ Navigating real estate transactions.
- ☐ Investing lump sums.
- ☐ Providing accounting and tax services.
- ☐ Establishing debt management and cash-flow/spending strategies.
- ☐ Helping with job-change finances.
- ☐ Providing professional referrals (attorneys, CPAs, etc.).
- ☐ Keeping the focus on your plan.



Please remember that all investments involve some risk. Be aware that fluctuations in the financial markets and other factors may cause declines in the value of your account. There is no guarantee that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of income.