



## Getting started with personalized financial advice

You have plans for yourself and your family. Goals you're working for today and dreams you're striving to achieve in the future. You may be working toward buying a home, owning your own business, providing a college education for your children, retiring comfortably, or leaving a legacy.

Your financial professional is here to deliver personalized advice to help you achieve your financial goals, today and tomorrow.

### **Financial planning 101**

A financial plan is an adaptable roadmap – it documents where you are today, the goals and dreams you hope to attain, how you can attain them, and ways to avoid potential setbacks. Customized to your individual circumstances, a financial plan is flexible, so it adjusts when “life happens.”

## Why financial planning

If you have goals and dreams you're working toward, you can benefit from a financial plan. Because the planning process is customized to each individual or family, the scope and focus of the financial plan is uniquely yours. Consider that financial planning can help:



### **Increase your financial confidence.**

It enables you to worry less about whether or not you're prepared for unexpected events or saving enough for retirement.



### **Align your finances to your values and dreams.**

It will help ensure your financial goals align with what you value the most.



### **Provide holistic guidance.**

It provides a holistic picture of your individual circumstances, interests, and goals.



### **Prepare you for events and transitions.**

It can help you prepare for what's to come and address the big moments and transitions in your life.



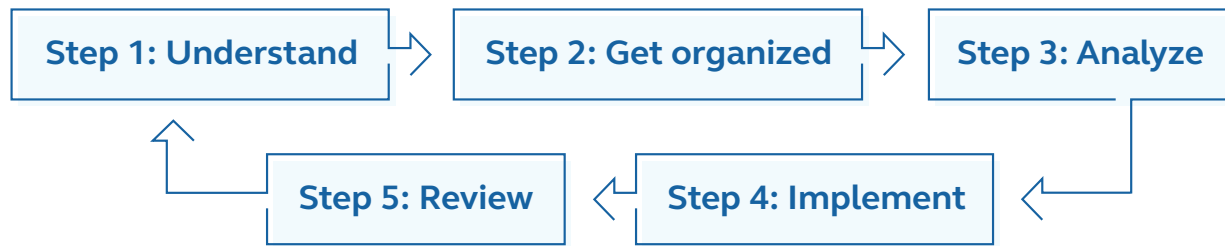
### **Minimize the impact of economic instability.**

It enables you to move forward with more confidence — providing a “big picture” view, no matter what's going on in the world.

## How we work with you

Our approach to financial planning is consistent, purposeful, and continuous. In every interaction with your financial professional, you can expect meaningful conversations about your priorities and financial goals, personalized advice that aligns with what you care about most, and thoughtful financial strategies to help you confidentially get where you want to go.

## Our five-step financial planning process



### Step 1: Understand

The financial planning process begins with a “getting-to-know-you” meeting. During that time, you’ll be guided through a thoughtful question and answer process. Your financial professional will take the time to listen and **understand** what’s truly important to you.

### Step 2: Get Organized

Next, your financial professional will **organize** the information from the initial meeting to ensure they have the full picture of your current situation and priorities.

### Step 3: Analyze

Then, your situation will be **analyzed** and your customized plan will be built, which includes the recommendation of potential strategies and solutions.

### Step 4: Implement

At this point, you’ll meet with your financial professional again to discuss the plan and **implement** your desired strategies. You’re in control of how much of the plan you’d like to implement.

### Step 5: Review

Finally, you’ll work together on an ongoing basis to **review** and track your progress toward your objectives. Your financial professional will be there every step of the way to make recommendations and to help adjust your plan to whatever life brings—both expected and unexpected.

## Services that fit your needs

From advice and education with financial consulting services to financial planning and more, we offer services that fit your life and your goals. And, when it comes to setting the pace you'd like to take, you're in the driver's seat.

Our financial planning service is designed to provide you with a big-picture view of your finances. The scope is broad and you'll cover multiple financial topics with your financial professional. But if you find the process or the accompanying set of recommendations overwhelming, our financial consulting services are also here to help.

These services give you additional flexibility by breaking your financial plan into several modules or "mini-plans" that can be tackled and prioritized individually. Each mini-plan will still add up to a comprehensive financial plan over time. Along the way, you'll avoid any potential overwhelm and set your own pace — all while working toward achieving your financial goals.

Financial consulting

Financial planning



Advice and education

Comprehensive plan

Let's get started.

Contact your financial professional today to start your financial journey.



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