

Designing a well-rounded financial plan

A well-rounded financial plan examines your total financial picture.

Investment planning

- Assess your risk tolerance
- Design an asset-allocation strategy
- Evaluate investment strategies
- Fund college education or a home purchase

Retirement planning

- Estimate retirement income and expenses
- Determine retirement savings needs
- Determine how to distribute your retirement funds

Tax planning

- Project federal income taxes
- Evaluate tax-minimizing strategies
- Investigate tax-favored investments



Protection planning

- Providing for your family in the event of death
- Protecting your income in the event of disability

Current financial position

- Determine current income and expenses
- Determine current and projected net worth
- Establish an emergency fund

Estate planning

- Transfer your estate according to your wishes
- Minimize estate taxes and expenses
- Fund estate taxes

The route to your financial goals

The financial planning process takes you to the place where your financial plans, hopes and goals can become reality.



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