
Introduction to Financial Planning

While the best things in life might be free, money plays an important role in achieving many of the objectives in your life.



- What are your Financial Goals?
- How much money will it take to attain them?
- How much do you need to save?
- How should you invest?

These are some of the questions that high-quality Financial Planning can help you answer.

Financial Planning is a Process

This report provides a snapshot of your current financial position. It can help you focus on your financial resources and goals, and create a plan of action for attaining your objectives. However, your situation will change constantly over time, due to changes in your personal circumstances, in the economy and in tax laws. You should review and update your Plan periodically, to be sure it still meets your needs. This presentation is not intended to provide legal, tax, or accounting advice. You should consult a qualified advisor for advice specific to your own circumstances.

Financial Planning is Not Precise

The Results in the Plan cannot be precise. When you are planning over many years, small changes in the early years create large differences in future Results. You should use this Plan to help you focus on the factors that are most important to your financial success and to see how decisions you make now might impact your future. Planning will provide a course of action to maximize the likelihood of achieving your Goals.

Financial Planning Provides No Guarantees

The Results presented in this Plan are based in large part on the information you provided plus many assumptions. While these assumptions are reasonable based upon current and historical information, no plan has the ability to accurately predict the future. As investment returns, inflation and taxes differ from the projected assumptions, your actual Results will vary (perhaps significantly) from those presented in this Plan. Prudent financial planning may increase your chances for success, but cannot guarantee your goals will be achieved.

Financial Plan Disclosures

Projected returns are calculated by using your advisor's expected returns (or your advisor's firm's expected returns) for each asset class and for inflation. These projected returns do not represent a guarantee of future results, and should not be relied upon as such.