

3 ESSENTIALS

TO CONSIDER WHEN MAKING YOUR FINANCIAL PLAN

Consider the following steps with us. Has your current advisor discussed these with you? To start, it is important to benchmark your current financial reality. Next, prioritize and define your goals. Finally, create a comprehensive financial plan that inspires you to action.

#1 BENCHMARK YOUR CURRENT FINANCIAL REALITY

Where are you today?

Define your current financial situation including any concerns, problems and unique needs.

What is your total investment picture?

Evaluate how your assets are currently invested and allocated. Assess if they are appropriately positioned for your specific goals.

What is your exposure to risk? What level of protection do you need?

Determine the right type and level of protection you need to avoid a financial catastrophe for your family resulting from death, disability, loss of your home, long-term care needs or other unforeseeable events.

#2 PRIORITIZE AND DEFINE YOUR GOALS

What is your vision for life? What are your expectations for retirement?

Today, a new and real worry is the idea that you may outlive your investments. Use a strategy that ensures your income lasts as long as you do, and allows you to enjoy a financially sustainable lifestyle.

#3 CREATE A COMPREHENSIVE FINANCIAL PLAN

What is the best way to preserve your wealth?

Position your assets in order to minimize taxes and create reliable lifetime income streams.

How do you currently handle business succession, continuance, and group benefits?

Are you a business owner? Consider succession planning, buy/sell agreements, employee benefits, pension plans, and funding buyout agreements with life insurance as a part of your plan.

How do you plan to transfer assets to your heirs?

Review your will, trust agreements, insurance policies, and other assets to help ensure they are properly structured and aligned with your wishes*. Consider strategies to minimize payment of income and estate taxes by your heirs.

*Legal services are not provided by Integrated Financial Group or LPL Financial.

Does your current financial plan cover these essentials?

If you need help planning for the future, contact Integrated Financial Group today.

www.thebraintrust.net