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What Are You Really Planning For?

A simple check to see whether your financial plan reflects what matters most

Financial planning does not start with numbers.
It starts with what matters most to you.
Think about what feels most important in your life right now. Not what should matter, but what actually does.

What is important about money to you?

If you looked at your life five years from now, what would make you feel happy and on track for the life you want to keep building?

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What Matters Most?

What matters most looks different for everyone. For many people, it is a combination of several things. Looking back at your answers, where does your focus seem to fall?

- ## Family & People You Care About
  Supporting the people you care about, now and in the future.
  Examples: Spending more time together, helping children or grandchildren, caring for aging parents, paying for education, or making sure your family feels secure.

- ## Lifestyle & Flexibility
  Having the freedom to spend your time the way you want, doing what you love.
  Examples: Traveling more, working less, retiring on your terms, pursuing hobbies, taking time away from work, or having the flexibility to say yes to opportunities.

- ## Career & Life Transitions
  Navigating changes, opportunities, or new phases of life.
  Examples: Changing careers, starting a business, moving, preparing for retirement, adjusting to a change in income, or planning for an unexpected life transition.

- ## Legacy & Long-Term Impact
  Thinking beyond today and about future generations.
  Examples: Helping future generations, supporting a cause you believe in, passing along family values, leaving an inheritance, or creating a meaningful impact beyond your lifetime.

Where does your focus seem to fall?

- ☐ Family & People You Care About
- ☐ Lifestyle & Flexibility
- ☐ Career & Life Transitions
- ☐ Legacy & Long-Term Impact

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Connect the Dots

Your financial plan should connect what matters to the decisions you make. The priorities you identified should help shape the way your financial plan is designed. Different priorities often lead to different planning considerations.

Family & People You Care About

- Protection ▪ Education
- Stability ▪ Support

Insurance, education savings, beneficiary decisions, or planning for the needs of someone you care about

Lifestyle & Flexibility

- Cash flow ▪ Savings
- Options ▪ Freedom

Building reserves, managing fixed expenses, or creating room for travel, time away from work, or future choices

Career & Life Transitions

- Timing ▪ Income
- Flexibility ▪ Adaptability

Planning around a career change, retirement, a move, a change in income, or another major life transition

Legacy & Long-Term Impact

- Estate planning
- Giving ▪ Beneficiaries
- Future generations

Reviewing your estate plan, updating beneficiary choices, supporting family members, or creating a charitable giving strategy

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Are Things Still Aligned?

Your priorities can change over time, and your financial plan should be able to change with them.

- Have my priorities changed since I set my current savings and spending goals?
- Is there a financial decision I have been putting off?
- Does my current plan still support the future I want?

This is not about making immediate changes. It is simply a chance to notice whether anything deserves a closer look.

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Finding the Right Balance

A financial plan should support both the future you are working toward and the life you are living today.

The life you are living today

Am I saving so much for the future that I am missing opportunities to enjoy life now?

Am I postponing an experience I can reasonably afford because I am overly focused on saving?

The future you are building

Would spending less in one area make room for something I care about more?

Could using some of my money now support another goal—or even improve my long-term or tax picture?

Sometimes the right decision is to save more or spend less. Other times, it may be to spend more now, take the vacation, help someone you love, or enjoy more of what you have worked hard to build.

The goal is not always to accumulate more; it is to find the balance that allows your money to support the life you want, both now and in the future.

One area I may want to bring back into balance:

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A Thought to Keep in Mind

Financial decisions become clearer when they are connected to what matters most.

Without that connection, even good decisions can feel uncertain. With it, your choices can become more intentional, more personal, and easier to understand.

You do not need to make a major change today. Sometimes clarity begins by asking a better question:

Does my financial plan still support the life I am trying to build?

If you would like to see how your plan may evolve over time—or explore how different "what if" decisions could affect your future—our team is here to help.

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