

# Life happens



I can help you map out a plan for the journey.

be ready®

PLAN | INVEST | PROTECT

**VOYA**  
FINANCIAL

# Life happens

When you set out on a long journey – especially if you're going someplace you've never been – planning can help you feel confident about reaching your destination(s). Mapping your route ahead of time – and having back-up plans (just in case) – can be part of such a plan. I can help you be ready for the road ahead.



Buying  
a bigger  
house

Family  
vacations

Getting married



Having a child



Career changes



Helping out with the grandkids



Paying for college



Caring for aging parents



Retirement



# I can help you create a roadmap for your life journey

Regardless of where you are in life, a financial plan may be able to help you be ready for the future and feel confident you'll have enough money to have the life you envision for you and your family.

By making decisions now about saving, investing and managing your money, you will likely be able to affect many aspects of your life down the road. With so much at stake, you may want to get help and invest time now to get organized, prioritize your goals and create a plan to help you achieve them.





## Why plan; why now?

**Identifying goals and creating a plan now can give you more time to work toward those goals.**

Most working Americans must rely more on their own savings, along with Social Security, to fund their retirement years. Employer-paid pensions and health insurance during retirement are largely things of the past. There is also the global economy and market swings to think about.

These are among the reasons many people choose to work with a financial professional who can help them craft a sound, fact-based plan. As just such a professional, I can help you map a course for the future.

## Planning can be easier with technology and teamwork

Setting out to create a plan that will take you into the future can be a daunting task – but it doesn't have to be. Using sophisticated planning software, my planning team can guide you step-by-step as you:

- Get your finances organized
- Identify and prioritize all of your financial goals
- Estimate your total cost of retirement
- Track your current progress toward your goals
- Choose how much to save and where to put it
- Identify potential tax-savings strategies
- Optimize your Social Security and pension benefits
- Create a withdrawal strategy to make your money last longer
- Make sure those who depend on you still have income after you're gone
- Help you leave a legacy and pass on what you've built

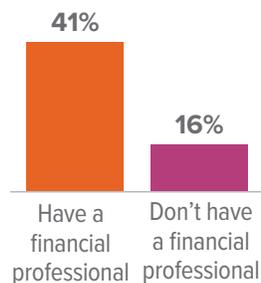
**After your financial plan has been created, I will be available to meet with you periodically to review it and to help you make any needed adjustments to stay on track.**

I am able to help ensure that you have a clear, thoughtful and ongoing financial planning process that will help you feel more confident and in control of your future.

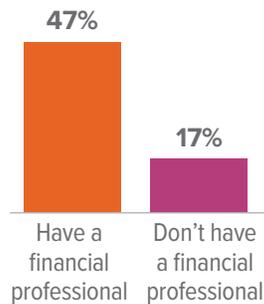
**A recent study by Voya Financial®** shows how working Americans are successfully working toward their retirement goals during the course of their careers. Among other things, the study reveals that workers who reported feeling the most confident about retirement were more likely to plan ahead and take action to achieve their retirement goals.

## Working with a financial professional

Calculated how much working income would be needed to live securely in retirement



Calculated how much to save each month to reach retirement savings goal



2014 Voya Retire Ready Index Survey™



# The financial planning process



## Getting organized for life

**We can help you get organized by creating a personal financial website.**

Having your financial information housed in one secure location can be convenient. If you choose to let us create a personalized website for you, it will be accessible only to you and will provide 24/7 access to your complete financial picture. And your account information is updated daily. You will be able to:

- Get a current, consolidated view of everything you own and owe
- Track your spending, monitor your cash flow
- Set budgets and track your progress
- Monitor your investments
- Store scanned documents (such as insurance policies and your will) in your online “vault”

Getting and staying organized is one key to financial planning success.

### Getting organized ... for good!

We can provide a financial checklist to help you collect all your information, then can help you link your accounts to your personal financial webpage.

To learn more about this website – and how your information is protected – visit [emoneyadvisor.com/Products/Media-Library](http://emoneyadvisor.com/Products/Media-Library)



## Charting your course

**This step is about discussing where you are now, where you want to go, and how you might get there.**

One exercise you can do for your financial future is to spend time exploring your personal goals and determining if you're currently on track to reach them. My goal is to help you create a plan that lets you feel confident about your financial future. To do this, I will need to learn more about you, your goals, and how you feel about investment risk.

I can then help analyze your current financial situation and project it into the future to help you make informed decisions. I can also help you determine if you're on track to reach your goals in retirement. A clear understanding of where you stand today can serve as your personal baseline or benchmark for your future plans.

Once your baseline is defined, I can help you explore various options to improve your path, and help you see how certain financial planning decisions may impact your long-term situation.

### During this step, we can discuss

- Goals that are meaningful to you (your needs, wants and wishes)
- Your current financial situation and how it projects to the future
- The financial impact of key planning decisions
- Your options for key decisions, and how each may help you reach your goals



## Finalizing your plan

**Now that your plan has a foundation, we can consider specific options for saving, investing and protecting your resources.**

During this step, I can help you identify key risks and understand the potential consequences of unexpected events. I can then help you evaluate various ways of optimizing your resources to help mitigate those risks and improve your plan's chances of success.

If you're nearing retirement, you may decide that your plan should include a strategic withdrawal strategy to help you transition from saving to spending. If retirement is further away for you, you may want a plan that includes strategies on how to balance savings along with your other priorities.

### Taking action

Based on the decisions you make, I can help you implement your plan with investments and other solutions that fit with your personal preferences.



## Staying on course

**Once your plan is in action, I can be available to meet periodically to help you stay on track.**

A financial plan is a work in progress. It may be impacted by any number of things – significant life events, changes in the economy, health issues, a shift in your goals – you name it. By meeting periodically, I can help you make updates and adjustments as needed.

## key planning decisions

**Planning can be easier when you break it into manageable pieces.**

1. How much to save, and how to allocate your savings
2. How to give less of your savings to Uncle Sam
3. How to make the most of your resources
4. How to turn savings into income when you retire
5. How to protect against potential consequences of the unexpected
6. How to pass on what you've built

I can help you through the key planning decisions that are important to you now, and show you the financial impact of each decision you make.



# What are your financial concerns?

Every stage in life presents new financial challenges. Whether you're focused on building your nest egg or starting to think about how to strategically withdraw your savings, I can help you create and maintain a plan that you can feel confident about – now and for many years to come.





As your life changes and evolves,  
your financial plan can as well. I am  
here to help every step of the way.

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Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency  
**You should consider the investment objectives, risks, and charges and expenses of the investment options carefully before investing. Prospectuses containing this and other information can be obtained by contacting me at the number above. Please read the prospectuses carefully before investing.**

Investment adviser representative and registered representative of, and securities and investment advisory services offered through, Voya Financial Advisors, Inc. (member SIPC).

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