

DESIGNING A WELL-ROUNDED FINANCIAL PLAN

A WELL-ROUNDED FINANCIAL PLAN EXAMINES YOUR TOTAL FINANCIAL PICTURE.

INVESTMENT PLANNING

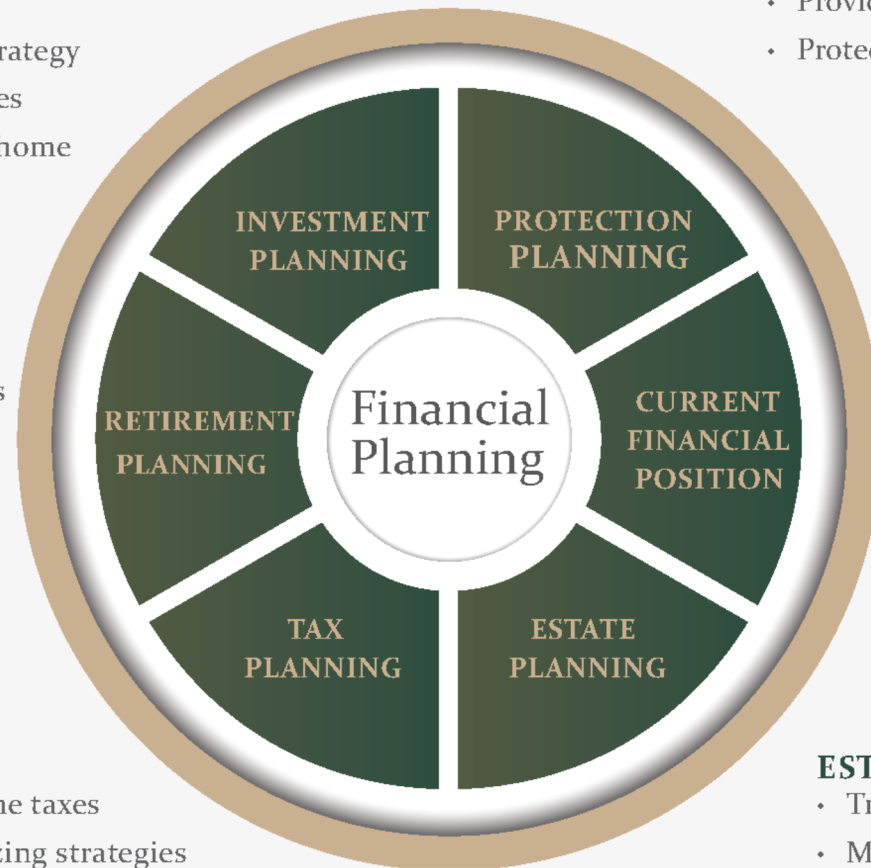
- Assess your risk tolerance
- Design an asset allocation strategy
- Evaluate investment strategies
- Fund college education or a home purchase

PROTECTION PLANNING

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

RETIREMENT PLANNING

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



CURRENT FINANCIAL POSITION

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

TAX PLANNING

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

ESTATE PLANNING

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