

# Fulbright Financial Consulting, PA

www.moneyful.com

Is pleased to offer

## Comprehensive Holistic Financial Advisory Services

It includes:

- ▶ In-person and virtual one-on-one meetings
- ▶ E-mail and phone follow-up
- ▶ Follow-up/coordination with other advisors (i.e. insurance, banker)

Focus areas can include:

- Asset/investment allocation, planning and implementation
- Cash flow analysis
- College saving strategies
- Debt financing options and strategies
- Early retirement strategies
- Employment opportunity evaluation
- Goals and values with anchoring exercises
- Integrating your lifestyle with your finances and dreams
- Real estate planning & strategies (personal or investment)
- Risk management
- Strategies for major purchases (home, car, computers, etc.)
- Tax management, planning and implementation

There are four general levels of service for professionals, educators and business owners:

- ◆ **Open Retainer** gives unlimited access to a financial advisor to develop and implement a life integrated financial plan that includes simple wills (prepared by an attorney), financial goal setting, tax preparation, investment advisory, financial advice and recommendations needed during the year
- ◆ **Entrepreneur Financial Freedom™** package includes all services detailed in the open retainer in addition to specific advice to utilize your company's resources in the most effective and efficient way possible, a way to balance your business and personal finances.
- ◆ **Project Retainer** is a limited time financial consultation in specific area(s) with a minimum of 6 hours.
- ◆ **Personal Financial Diagnosis™** measures your current financial health and provides a two-hour consultation to improve your finances.

Each plan is customized to address specific client needs. We also help clients going through sudden life changes (i.e. switch from employee to self-employment, divorce, death of a loved one, inheritances, legal settlements and lottery winnings).

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