

Seek a Second Opinion

Seek the advice of your financial team. Discuss your objectives, tolerance for and aversion to risk, needs and long-term plans.

Before embarking on your financial journey to a secure retirement, whether continuing on a previously determined path or starting down a newly mapped route, be sure to get a second opinion.

Today's volatile market environment can lead to the temptations of flight or freeze. You might feel a need to respond quickly and reactively to sudden changes in the market. Or you may just freeze, hoping that the market will eventually settle out, preferably in your favor. Responses such as these can easily throw you off course. Your financial team can help you stay on track. Each member of your team can contribute his or her knowledge to your check-up, and help you avoid any pitfalls in your path.

Be sure to establish a list of items comprising your financial status when seeking a second opinion:

➤ **Your property:**

- types (real estate, durable goods, jewelry)
- current values
- current liability exposure (mortgages, collateral loans)
- insurance coverage (in addition to insurances listed below)

➤ **Your insurance policies:**

- face values or benefits
- types (life, health, disability, property)
- cash values
- premiums and funding
- beneficiaries

Seek the advice of your financial team. Discuss your objectives, tolerance for and aversion to risk, needs and long-term plans. Your financial team can help you quantify your needs, solidify goals and desires, and establish milestones to reach your objectives. Your team can also help you assess the risks of an action plan, track your progress and set up contingencies.

We can work with you to set up The Living Balance Sheet® (LBS). LBS brings together all of the components of your financial picture in one place. Like a traditional balance sheet, LBS lists all of your assets and your liabilities. LBS also brings your insurance (financial protection) and cash flow analysis information into a single view, giving you a more complete picture of your financial health.

➤ **Your investments:**

- types (stocks, bonds, mutual funds, certificates of deposit)
- risk assessments
- current values
- cost basis

➤ **Your liquid assets and liabilities:**

- types (checking accounts, saving accounts, money markets, credit cards, personal loans)
- current balances
- interest rates
- monthly and annual charges

➤ **Your cash flow items:**

- types (income, expense)
- amounts
- frequencies

Even if you already have a plan, it may require updating or a second look. **Call today to schedule a confidential appointment to discuss your own personal plan.**

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