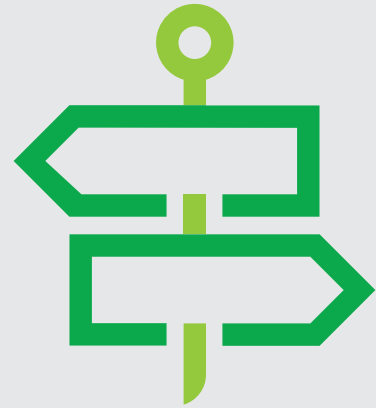


# Successful financial planning

## Identifying your goals



### Goal identification

- Identify the values and beliefs most important to you and your family.
- Establish a clear set of short- and long-term financial goals based on your values and beliefs.
- Gather important financial information regarding cash flow, assets and liabilities and income taxes.

## Mapping the course



### Plan analysis

- Analyze your time horizons, income sources, tax situation and other factors.
- Identify needs and compare financial alternatives.

## Putting the pieces together



### Recommendations and solutions

- Determine how your financial goals can be achieved.
- Develop implementation strategies to set your financial goals in motion.
- Deliver customized, formal written plan based on prior work.

## Beginning the journey



### Consistent follow-up and review

- Schedule periodic reviews of your financial plan.
- Evaluate progress and make necessary adjustments.

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