



# planning your financial future





Planning is the cornerstone of successful client relationships and is essential to understanding your goals and helping you take control of your financial future.



WealthVision and our planning process allows us to strike the right balance between addressing your specific issues while never losing sight of the big picture.

## Financial Planning with WealthVision

The planning process we engage in is not a once in a lifetime event. It is evolutionary, taking into account ongoing changes in your life, your resources and the financial decisions you need to consider. It is customized to your objectives, priorities and values. It is comprehensive and integrated, capable of addressing a wide range of financial circumstances and concerns.

The financial planning experience progresses through four stages:

**Discovery** - To create a clear financial picture

**Planning** - To analyze your goals and resources

**Solutions** - To develop strategies and prioritize actions

**Monitoring** - To update your financial picture and revise the plan

With WealthVision<sup>SM</sup> technology, managing your financial life just got easier. Better organized. Accessible. Up-to-date. Adaptable to your changing needs and emerging priorities.

The WealthVision platform integrates financial planning and wealth management. It supports our advisory process by providing a powerful engine capable of generating comprehensive financial planning analytics, calculating cash flow projections and modeling “what-if” scenarios. For our clients, WealthVision delivers an easy to use system to track and manage your balance sheet, investments and documents in one convenient and secure location.

## Planning your Financial Future

Making smart financial decisions has just gotten simpler. With WealthVision, we bring your financial life together. We can easily access your current information in one place, identify solutions, and understand how specific issues relate to your total financial situation.

## Experience Planning with WealthVision<sup>SM</sup>

### Step 1: Discovery

Developing a financial plan begins with understanding your goals, priorities, and financial circumstances. Where are you currently? What key outcomes are you looking to achieve? What resources can you apply? How much risk are you willing to assume?

Discovery is not limited to financial data alone. We will work to understand the connection between your assets and personal objectives and frame an approach that will give you confidence that you are making the most of your resources.

**WealthVision enables the Discovery process by:**

- Drawing together and organizing your financial data from various institutions using account aggregation technology
- Assessing the relationship between the way assets are currently allocated and your goals and strategies
- Creating a personal financial home page that summarizes your financial situation and provides up to date access to documents and information in a secure encrypted password protected location.

### Step 2: Planning

A core element of financial planning is an analytical assessment that quantifies your ability to achieve multiple financial goals. This sets the stage for us to validate existing approaches and assumptions, surface possible shortfalls, and identify appropriate courses of action. Typically, we will consider multiple tradeoffs during the planning process. Planning puts these tradeoffs in a structured context so decisions can be made to maximize benefits and peace of mind.

These analyses will be based on robust calculations, but the outcomes will be clear and readily apparent. WealthVision combines these powerful, in-depth calculations with accessible graphical presentations that will make the results easy for us to discuss.

### Step 3: Solutions

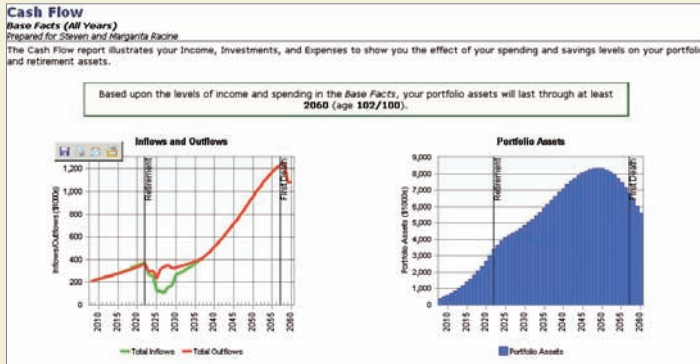
Action is required to put your financial plan into place. At this stage in the planning process, we develop specific strategies to determine how your resources can be effectively applied to address your needs. With WealthVision, varied solutions can be proposed and tested. Investment models and portfolio analytics are incorporated into recommended strategies that are designed to help optimize returns while aiding in minimizing risk. Projections can be developed to model the results of taking recommended actions. It is possible to increase expected returns without taking on more risk, and WealthVision helps us work toward this goal.

### Step 4: Monitoring

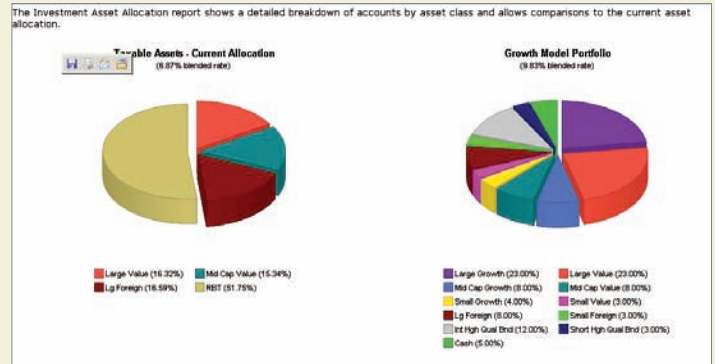
Financial plans are based on a set of assumptions that reflect current financial conditions, priorities and expectations for the future. It is important that we revisit your plan as personal circumstances and environmental factors evolve. WealthVision provides online access to up to date values of your assets and accounts.

You have instant access to your current net worth statement. With the push of a button you can review the progress you've made toward achieving your financial goals. As financial decisions arise, WealthVision will help us reframe your planning options, assess the consequences of adopting updated strategies and determine the most appropriate course of action.

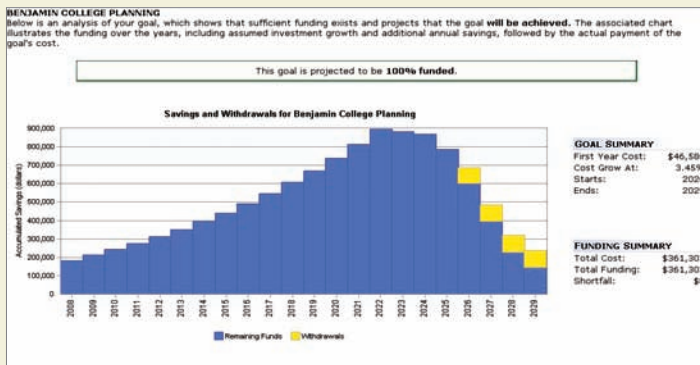
# Designing WealthVision<sup>SM</sup> around your Financial Future



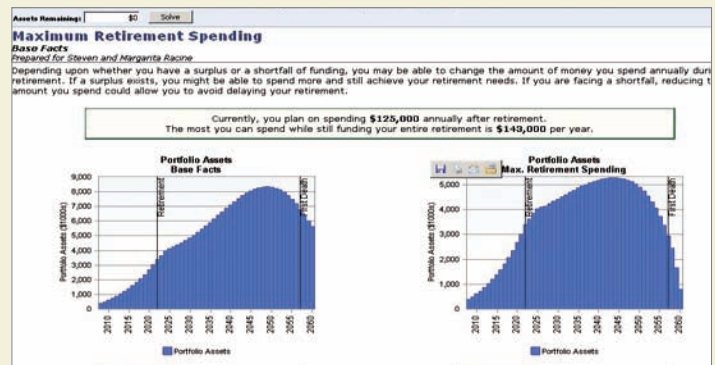
**Cash Flow** – Analyzing the relationship between your projected income and expenses over time provides a financial baseline that is fundamental to the planning process.



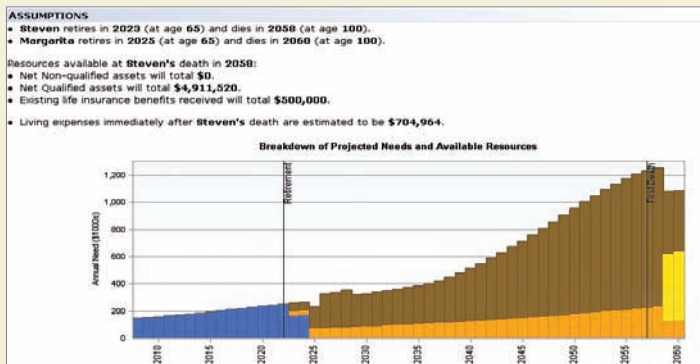
**Investments** – Assessing your current asset allocation relative to the appropriate level of risk for your situation provides the foundation for portfolio analysis.



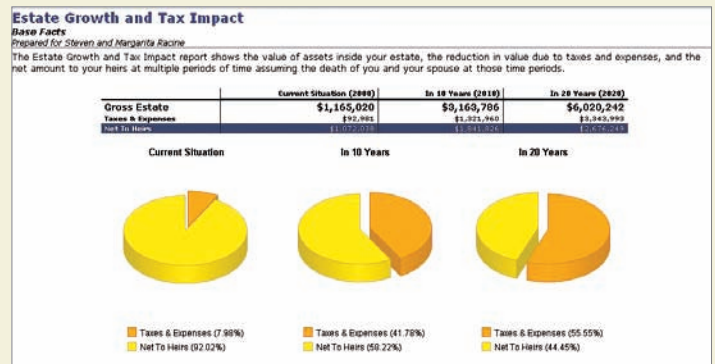
**Savings Goals** – Developing accumulation strategies to pursue a specific goal.



**Retirement** – Whether you are currently involved in this life transition or it is far in the future, gaining a perspective on retirement funding remains one of the most frequently requested objectives in the planning process.



**Risk Management** – Making provisions for the income needs of those who depend on you plays a major role in achieving financial independence.



**Estate Planning** – Understanding and directing wealth transfer ensures that you are in control and up to date.

LPL Financial A Registered Investment Advisor Member FINRA/SIPC

