

## Learn from the past. Plan for the future. Live for today.

*Learning from the past* allows us to better *plan for the future*. Our process of planning not only looks forward, but also helps you *live for today*, while working toward a comfortable and secure future.

### What is Financial Planning?

A financial plan or analysis is the basis for current and future financial and money management decisions. It is based on your objectives and goals, and normally covers cash flow, retirement planning (or retirement income for current retirees), money management, estate planning, and risk management.

We believe financial planning is not an event but an ongoing process. Once you have a financial plan, it is important that it is reviewed and monitored on a regular basis as changes may occur in your personal financial circumstances, goals, or objectives. For this reason, we believe it is important to have a long-term relationship with a professional financial planner or advisor. We have worked with the majority of our clients for more than five, ten, even twenty years.

### Our Services

We offer a variety of services to meet your individual needs including:

- Financial and retirement planning
- Money management
- Portfolio development and ongoing analysis
- Tax planning and preparation
- Estate analysis and planning
- Planning for college
- Risk management
- Management of qualified retirement plans

### Get Started

If you would like to discuss your current financial plan, please contact us to set up an appointment:

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