

# WHAT IS FINANCIAL PLANNING?

The path we take with our finances to help us live life without worrying about money.

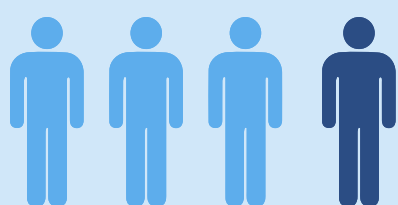


Can I do what I want with my money?



## 56%

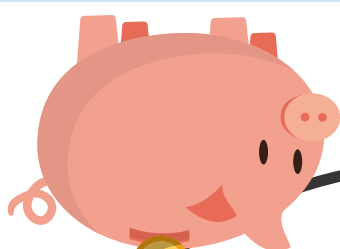
of workers have no idea how much they need for retirement - it's more than you might think!



3 in 4 Americans have less than

## \$30,000

saved in their retirement accounts



Money is the top cause of stress for Americans

# WHAT A FINANCIAL PLAN REALLY COVERS



## Cash Management –

Understanding your current and future cash flows



## Insurance Planning –

Protecting what's most important



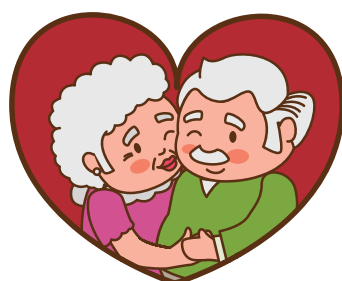
## Investment Planning –

Making your money work for you



## Tax Planning –

Making tax-efficient financial decisions



## Retirement Planning –

Determining how you'll fund your retirement lifestyle



## Estate Planning –

Ensuring your assets are taken care of at death/disability



## Goal Planning –

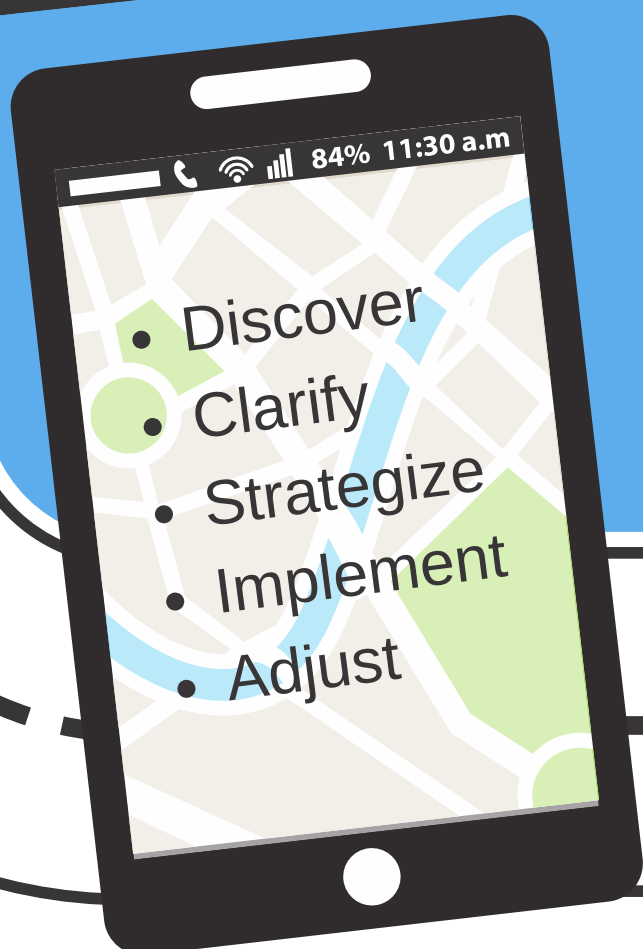
Life changes, and so will your financial objectives



## Education Planning –

Saving effectively for a cost that will get here sooner than you think

# THE PROCESS



## Discover -

Find a financial advisor that you enjoy working with and can trust – preferably a fee-only, fiduciary CFP®

• FIND A CFP® •

## Clarify -

Share your current financial situation and goals (both short and long term) in order to prioritize what is most important to you and why

## Strategize -

Your advisor will develop a personalized plan that addresses all relevant financial planning subjects

## Implement-

Work together to make it happen, leaning on your planner to do the heavy lifting

## Adjust -

Circumstances change and your plan will need to change also. A financial plan is never a one-time exercise, it's just the beginning of a better relationship with your money

# TOP 5 WAYS YOU CAN BENEFIT FROM FINANCIAL PLANNING

## 1) Reduce Complexity -

An advisor will help you prioritize what's important and reduce distractions by what's not

## 2) Discipline -

An advisor will help you avoid emotional biases pertaining to your financial decisions and help you think rationally

## 3) Accomplishment -

An advisor will help you finalize tough decisions and avoid "analysis paralysis"

## 4) Delegation -

An advisor can help assist in tasks that you otherwise wouldn't want to spend your time on

## 5) Peace of Mind -

An advisor will help remove stress and provide encouragement to increase your confidence and financial readiness

**Are you  
prepared?**



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