



advice for | life<sup>SM</sup>

**No matter where you are in life —  
just getting started or planning for  
retirement — you have goals  
and dreams.**

A HOLISTIC APPROACH TO LIFE PLANNING



discovery



planning

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solutions



monitoring

Advice for Life is a client-centric, holistic approach to financial guidance that reflects your priorities and specific life circumstances.

How you envision the rest of your life might involve family members, adventurous travel, or passions you postponed to pursue a career or raise a family. Maybe you're already living the life of your dreams, but thinking about your legacy.

Advice for Life is a process — a journey, really — that you and our team, as your financial guides, will undertake together. By helping you articulate your aspirations, we are better able to understand where you want to be and develop a road map to help you get there. Whatever your hopes for the future, the only way to achieve the vision of how you'll spend the years ahead is to commit to a plan that can take you there.

But it doesn't stop there. Advice for Life is an ongoing process. Over the course of your lifetime, your dreams, goals, and circumstances can change. Through life's ups and downs, we'll be there to provide guidance, monitor your progress, and help keep your plan in sync with your dreams.

## discovery

Before we get down to crunching numbers, we'll talk about the things that are most important to you — family, community, pastimes, church. We'll ask a lot of questions about what you're really thinking, feeling, worried about; your experiences with money; and what you've accomplished so far. Together we'll figure out where you are now.

## planning

Based on what we discuss in the Discovery phase, we will assess your personal situation, gauge where you are now relative to your life goals and priorities, and consider what gaps exist. We will weigh the financial implications of each goal we discuss and construct the framework for a plan that supports them.



## life milestones

We tailor your plan based on where you are in your life.

**"A goal is a dream with a deadline."**

– American Author  
Napoleon Hill

### First job

- Begin funding a retirement account — 401(k) — IRA
- Get a credit card

### Getting married

- Purchase first home
- Purchase disability insurance
- Diversify your portfolio

### New child

- Develop a college savings plan
- Purchase life insurance
- Establish basic estate plan

### Changing jobs/ Divorce/Remarry

- Consolidate 401(k) assets from previous employers into a rollover IRA
- Mortgage refinance/  
New mortgage
- Update will/Trust/  
Power of attorney

## solutions

A benefit of holistic planning is that it provides a comprehensive view of all areas of your financial life. During this phase, we will recommend specific solutions to help match each of your goals. This is where we implement your customized plan.

## monitoring

Just when you make plans, life happens—and events large or small can change everything. The monitoring stage incorporates tracking systems to keep your plan on target. We'll help you plan for the unexpected, anticipate change, and adjust your plans over time, as necessary.



### Retiring parents/ Parent care

- Explore assisted living options
- Create a comprehensive estate plan
- Ensure retirement income

### Planning for your retirement/Kids leave for college

- Develop a retirement plan
- Finance college education
- Diversify your portfolio

### Legacy planning

- Transfer of assets to beneficiaries
- Purchase second home
- Diversify your portfolio

### Early retirement

- Utilize advanced estate planning techniques
- Establish retirement income distribution strategy
- Explore charitable giving options

### Late retirement

- Update will/estate plan
- Start taking IRA required minimum distributions at 70½
- Manage medical expenses
- Make assisted living arrangements

The Advice for Life approach recognizes that we're all on a special journey—and that each of us requires a road map to help us get to where we want to be. This disciplined planning process has helped other clients eliminate debt, better understand the financial decisions that support their situation, and improve family communication regarding money issues.

We believe that adopting a holistic planning approach that focuses first on your life goals and aspirations may improve the chances of achieving the future that you envision.

**Don't let your dreams fade. Call today for a consultation. Together we'll chart a path to your future.**

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