FINANCIAL FOUNDATIONS

BETTER PROTECTED. MORE PREPARED. GREATER SUCCESS.

Setting the foundation for your future.

PARTNERS
IN FINANCIAL PLANNING

FINANCIAL FOUNDATIONS is designed for young professionals in their twenties, thirties, and forties who desire the knowledge and advice of a CERTIFIED FINANCIAL PLANNER™. This service provides an affordable option by having no asset minimums. Together, we focus on your financial health early in your professional life, to help you to be more protected, prepared, and financially successful in the future.

Financial Foundations

This service includes:

- ✔ **Goal setting**
- ✔ **Debt reduction planning**
- ✔ **Costly mistake avoidance**
- ✔ **Insurance analysis**
- ✔ **Basic estate planning**
- ✔ **Basic tax planning**
- ✔ **Tax services** *(for an additional fee)**

As part of this program, you will be expected to save and invest at least a certain percentage of your income, as shown in the graph below. Over time, our objective will be to help you grow your assets and eventually graduate to our Financial Freedom service.

SAVINGS GOAL GUIDELINE

	AGE	TARGET ANNUAL INVESTMENT
These rates are age-based industry benchmarks for the recommended savings rate for those with investment assets of less than $300,000.	**20s**	10% of Gross income
	30s	15% of Gross income
	40s	20% of Gross income

Our fee schedule is available on our website:* **www.partnersinfinancialplanning.com

Our Process

Get Acquainted
We want to get to know you! During a 30- to 60-minute, no-cost initial meeting, we will discuss your goals and aspirations.

Create a Plan
We develop a customized plan that addresses your specific goals and needs with a holistic approach to your financial wellness.

Follow Through
We will guide you as you live out your plan, and meet with you regularly to assure you of your progress.

Long-Term Investing
Financial planning is an ongoing process. Investing should be seen as a long-term commitment.

Diversification
Every investment has risk and offers potential rewards. We help you evaluate your goals and tolerance for risk, and determine an investment allocation that makes sense for you.

No Market Timing
We believe in sticking with an allocation developed just for you through the inevitable ups and downs of the market.

OUR MISSION IS SIMPLE:

To care about YOU and your financial wellness.

Welcome to PARTNERS IN FINANCIAL PLANNING, LLC.

As Financial Advisors, we provide personalized, objective advice that focuses on your financial goals over the long term, while maintaining your financial security. We see our relationship as a partnership as we work together in your best interest.

PARTNERS
IN FINANCIAL PLANNING
You Dream It. We Plan It. You Live It.

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