

🖉 Commonwealth

THE FULL SPECTRUM: Risk Management Throughout Life

We worry, so you don't have to.

THE UNEXPECTED CAN HAPPEN.

We will help you by identifying the risks that could affect you and quantifying the potential harm to you and your family. Recommended solutions are based on your priorities so that you can make the informed choice that's right for you. A strong foundation of risk management provides the launchpad for other goals.

- With it you can feel greater confidence to achieve and maintain financial independence.
- Without it you give forces beyond your control more opportunity to derail your plans.

The nature of each risk and its potential harm to you is unique and will change over time. For example, if you are 30 years-old with a young family, disability is likely a significant risk. On the other hand, when you are 60, running out of money and long-term care could be concerns.



PARTNERSHIP

After thoroughly listening to your concerns and goals, assessing your risk tolerance and capacity, and measuring the potential harm, we will recommend practical solutions.

We want you to consider the options and choose the course of action that is best for you, even if that means taking no action. Having the conversation and understanding the consequences is what makes for informed choices. YOUR CONCERNS

POTENTIAL HARM TO YOU

PROBABILITY OF RISK

YOUR RISK TOLERANCE



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IT'S MORE THAN THE MATH. IT'S YOUR PATH.

U.S. Department of Energy, https://www.energy.gov/eere/vehicles/fact-888-august-31-2015-historical-gas-prices, searched on January 27, 2021 and gasprices.aaa.com on March 8th, 2021. 11911 NE 1st St Suite 103A, Bellevue, WA 98005. 425-598-2919. www.spectrumfp.net. info@spectrumfp.net. The Investment Advisor Representatives (IARs) use the trade name/DBA, Spectrum Financial Partners. All securities and advisory services are offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser. For a current list of our IARs, please visit our website. Fixed insurance products and services offered through CES Insurance Agency or Spectrum Financial Partners. Case# 19365237