

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.



INVESTMENT

- ◆ Market volatility
- ◆ Too much or too little risk
- ◆ Behavioral biases



LIFE EVENTS

- ◆ Untimely death
- ◆ Disability
- ◆ Chronic illness



INFLATION

- ◆ Gallon of gas in 1990 = \$1.00
- ◆ Gallon of gas in 2021 = \$2.77



BUDGET

- ◆ Saving too little
- ◆ Spending too much



LONGEVITY

- ◆ Running out of money
- ◆ Living "too" long



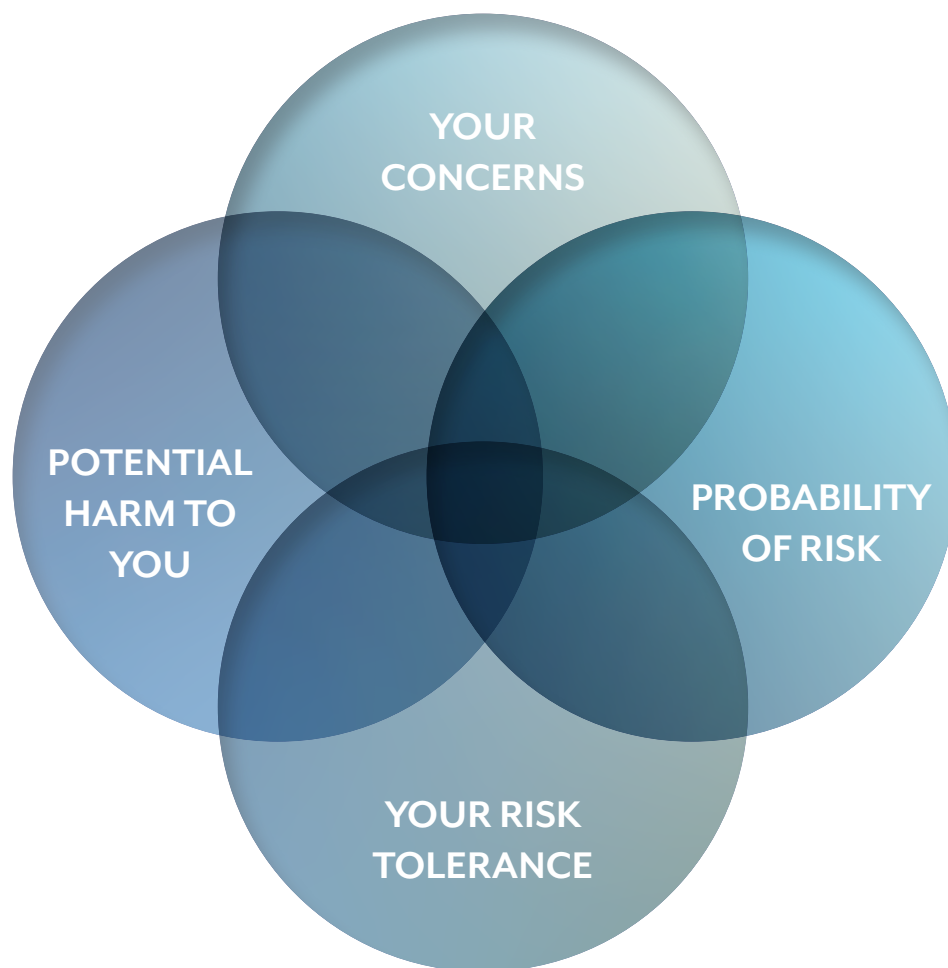
PUBLIC POLICY

- ◆ Taxes
- ◆ Social Security benefits

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.



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