

When Should I Consult a Financial Planner?

■ Financial Planning

- Retirement
- Investing (including real estate)
- Insurance (life, long-term care, etc.)
- Budgeting
- Tax planning
- Business start-ups

■ Estate Planning

- Create Will and Power of Attorney
- Provide an advance directive (living Will or health care proxy)
- Review ownership of property
- Designate beneficiary(ies)
- Establish a Trust
- Settling an estate or reviewing an inheritance

Reasons for
consulting a financial
adviser

■ Upon life events such as:

- Marriage
- Divorce
- Birth/adoption of child
- Move to another state
- Care for yourself if disabled
- Care for parents, disabled child or relative