


## YOUR FINANCIAL PLAN: THE ROADMAP THAT TURNS GOALS INTO REALITY

***"If you don't know where you're going, you'll  
end up someplace else." –Yogi Berra***



**N**early half of Americans do not have a financial plan and many will find themselves headed to a financial future they did not intend. A financial plan is a living, breathing document that serves as your GPS or roadmap to determine where you are going financially. Whether you want to be comfortable in retirement, give to charities, take care of the next generations, or all the above, developing a path to success is crucial. There will be speed bumps, rerouting, and adjusting as conditions change, but the plan will always show you the way to accomplish your dreams and goals.

## Understand Goals

It is not uncommon for new clients to come into their first meeting expecting to dive straight into investment choices and returns. That's completely understandable—those topics dominate headlines and most financial conversations.

In practice, we start elsewhere. We lead with discovery and planning because we believe the best financial outcomes are built on a clear understanding of who you are.

We begin by exploring questions such as:

- What are your goals and timeline?
- How do you want to be remembered?
- What are your values?
- What does your relationship with money look like?

Understanding the why behind your assets must happen before any investment decisions are made.

## Gather & Analyze Data

The next step is building a clear picture of your current financial reality. Listening to your dreams and understanding your values and concerns remain central as we gather and analyze the necessary information.

This includes financial accounts, estate planning documents, past tax returns, liabilities, Social Security benefits, budgets, and more. Given the abundance of information available today—from news, social media, and now AI—having a team to organize and analyze this data is essential to making sense of where you are and what's possible.

## Collaborate

Effective financial planning rarely happens in isolation. Collaboration with your other trusted advisors—such as CPAs and attorneys—is critical to ensure everyone is aligned and working toward the same goals.

By coordinating across your advisory team, we help create a cohesive strategy that reflects every aspect of your financial life and avoids gaps or conflicting advice.

## Provide Recommendations

In a world flooded with information, the focus must be on applicability and customization. The recommendations we provide are informed by a deep understanding of you, your current financial situation, and where you want to go.

These recommendations are tailored specifically to your needs, priorities, and circumstances—no templates, no one-size-fits-all solutions.

## Implement

Investments play an important role in turning your plan into action. We strive to build portfolios designed to earn returns that compound above inflation over time.

If your financial plan is the GPS guiding you to your destination, investments act as the vehicle that help get you there. Your time horizon, liquidity needs, tax considerations, and goals all shape how your portfolio is constructed, ensuring it supports your broader plan—not the other way around.

## Monitor

Your financial plan is not something you set once and forget. Regular check-ins help ensure you stay on track, while reviews become especially important during life changes—such as the arrival of a new family member, a loss, or other major transitions.

Market conditions and changes in laws can also affect your strategy. Ongoing monitoring allows your plan to remain a dynamic framework that evolves with you.

## Turning Planning into Action

Good planning connects the pieces. Investments, tax strategies, retirement decisions, estate considerations, and charitable goals all influence one another. While it cannot eliminate uncertainty, your plan provides structure and perspective so you can move forward with intention. Our team's role is to bring these elements together into a coordinated strategy that is living and breathing, following all the needs and chapters in your life.



## WELCOMING TATIANA MANNING

Tatiana Manning joins us as a Client Service Associate, providing high-level administrative and operational support to help ensure seamless office functionality and an excellent client experience.

Bringing valuable experience from a similar role, Tatiana will support the team through client experience and operations, including new account onboarding, ongoing account maintenance, and leading our scheduling operations – so you will likely hear from her soon.

Outside of work, Tatiana enjoys traveling, reading, and considers herself a bit of a foodie. If you have any restaurant or book recommendations, she would love to hear them.



**We are excited for  
you to meet Tatiana  
and have her as part  
of our team.**

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