

## ■ Six Areas of Financial Planning

### ***There are six areas to a personal financial plan:***

***Cash Flow Management:***

Every financial plan must include an accurate understanding of your income and expenses today and in the foreseeable future.

***Risk Management:***

A complete financial plan helps you manage the risks that could undermine your goals, deplete your assets or threaten your income.

***Investment Planning:***

In this area, we help you determine your goals, assets and liabilities as they impact your net worth.

***Tax Planning:***

Tax planning is addressed in each section of your plan as it relates to that specific area.

***Retirement Planning:***

Once your goals for retirement are established, you can build a plan to achieve them.

***Estate Planning:***

Developing an estate plan can help maximize the amount of money you leave your beneficiaries.



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