Financial Planning
Securing Your Future

Our lives are becoming increasingly complex.
When it comes to your wealth, a financial plan tailored to you is a key component of a wealth-management strategy.

Developing a detailed and personalized financial plan is not just a smart money move, it's a great investment toward securing the lifestyle you dream of and the legacy you desire. Our goal for every Adviser Investments client is to hear that they sleep better at night, secure in the knowledge that together we have addressed almost any of life's financial eventualities.

Making informed decisions about taxes, insurance, investments, budgeting and estate planning can be overwhelming. We're here to help, with a dedicated Adviser Investments Financial Planning Team who'll work directly with you and your Portfolio Management Team to deliver a plan that is customized and comprehensive, yet easy-to-understand and implement.

Drawing upon our decades of expertise, we've developed a thorough and consistent process for crafting actionable financial plans for our clients that serve as an evolving reference point for their financial futures.

DEVELOPING A PERSONALIZED PLAN IS NOT JUST A SMART MONEY MOVE, IT'S A GREAT INVESTMENT TOWARD SECURING YOUR FINANCIAL FUTURE.

The Benefits of Adviser Investments' Financial Planning Service

Our planning team has broad knowledge. It consists of Certified Financial Planner™ professionals and relationship managers with decades of experience helping clients with a wide variety of needs and objectives. The Adviser Investments planning service offers six key benefits:

WE ACT IN YOUR BEST INTERESTS. As fiduciaries, we have the knowledge and experience to offer the perspective you need when facing difficult financial choices. We'll give you our view on your best options and help you avoid making emotionally driven decisions at key moments. Our services and advice are conflict-free—we are only paid by you, our client.

WE HELP YOU ORGANIZE. We help you carefully collect and connect all of the myriad components of your financial life—investments, insurance policies, estate documents, tax considerations, existing and potential future debt obligations and more. We also provide a secure online vault where you can store your most important documents and access them anywhere, anytime.

WE PROVIDE REGULAR REVIEWS. A financial plan is not a one-and-done task—it evolves as your financial life develops. We will be there to advise you on the smartest moves to make when questions arise. Together, we'll regularly review your progress towards your financial goals, whether they stay the same or need to be adapted to changes in your life.

WE ENSURE PREPAREDNESS. An Adviser Investments financial plan identifies risks and helps you anticipate life's big changes so that you can be ready to meet those challenges.

WE FOCUS ON EDUCATION. The more you know and understand about how your financial life is structured, the more successful you will be in meeting not just your needs, but also your goals. We will help you understand all aspects of your plan.

WE ARE YOUR PARTNER. We work with you and for you. Our commitment: Respond to your concerns, answer your questions, stay abreast of your goals and collaborate with your Adviser Investments portfolio team as well as any other investment, legal or tax professionals you partner with to help keep your financial plan on track. And it's worth repeating that, as fiduciaries, we always act in *your* best interests.

Adviser Investments' Financial Planners Have the Answers

"Financial planning" can mean different things to different people. We believe it means being able to answer a host of important questions that you may be wrestling with now, as well as those you have not yet considered. For instance:

- Am I saving enough to retire when I hope to? If retired, will my assets support my lifestyle?
- Could I be managing my budget better?
- Am I investing in the right types of accounts or products (IRA, Roth, 401(k), annuities, etc.) to meet my goals?
- How much can I spend now and in retirement? What will be my source of income?
- When should I begin to take Social Security benefits? Have I done all I can to maximize my monthly payment?
- Have I done enough to protect and direct my estate?
- Have I planned for the costs of health care and long-term care?
- How have I planned for the risk of my death or disability?
- Should I be saving for my children's and grandchildren's college educations, and if so, how much can I afford to help?
- Are there strategies I could use to reduce my tax bill?
- Am I prepared for unexpected expenses?
- How can I incorporate charitable giving into my estate plan? And if I'm already giving, am I doing so in the most tax-efficient manner?
- How can I better organize my financial life?
- How can I get my spouse or loved one involved in this process?

WE HELP YOU ANSWER THE BIG QUESTIONS.

Taking the Next Step

Any one of the questions we've just posed can lead to a longer and more detailed conversation about planning for your financial future. Bringing those conversations together to create a comprehensive financial plan is what Adviser Investments' Financial Planning Team excels at.

If you'd like to learn more about how Adviser Investments can help you with a financial plan, please contact your Portfolio Management Team at **(800) 492-6868** or email us at info@adviserinvestments.com. We look forward to speaking with you.

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Our statements and opinions are subject to change without notice. All investments carry risk of loss and there is no guarantee that investment objectives will be achieved.