

# Financial Planning



Whether you have gone through financial planning or are new to the process, there is a part of the process that will be relevant to you and your financial goals. We use financial planning as a directive for wealth management and as an essential part of our process. Both John and Kristina hold their CERTIFIED FINANCIAL PLANNER® designations and believe that financial planning should be at the core of all of our relationships.

#### WHY YOU SHOULD HAVE A FINANCIAL PLAN

Financial Planning is more than just budgeting – it is about strategic wealth management, asset protection, and long-term legacy building. A well-structured financial plan helps ensure that your wealth continues to grow while minimizing risks and maximizing opportunities.

With a comprehensive financial plan in place, you can focus on your passions—whether it's business growth, philanthropy, or personal pursuits—without worrying about financial uncertainties.

A financial plan goes beyond traditional money management. It can help ensure long-term financial security, optimize tax efficiency, help protect assets, and provide a path toward creating a legacy that lasts for generations.

#### GETTING STARTED

Developing an effective plan requires a full understanding of your financial situation and resources. To accomplish this, we have developed a questionnaire designed to gather the information we'll need to develop your plan. We will assist you in completing the questionnaire and in identifying the financial resources available to you.