



Growing and Protecting Your Net Worth

COMPREHENSIVE PORTFOLIO REVIEW – CPR FOR YOUR FINANCES

Economic, business, and political conditions can change quickly and affect you financially in many ways. This detailed review of your complete financial system demonstrates how your portfolio will react to these changes and highlights areas that can be at risk for loss, or enhanced for growth. Planning for the “what if’s” in life is essential to your financial longevity.

The Comprehensive Portfolio Review (CPR) program recommends reviewing all of your investment accounts, sources of retirement income and expenses, insurance policies, estate plans, and trusts.

The CPR process will seek answers to questions like these:

- ❖ When financial markets react to significant economic, business or political changes, what will happen to your investments and retirement plans?
- ❖ Have your personal financial needs/goals changed?
- ❖ Are you being adequately rewarded for the amount of risk in your portfolio? How does your portfolio performance compare to the markets? How much risk/volatility is suitable for you?
- ❖ How will changes in taxes, interest rates, or inflation affect portfolio performance or future retirement income?
- ❖ Have your personal, family, or business needs for life insurance changed? Is your level of coverage appropriate for your current situation? Could you exchange current policies for ones with more coverage, a lower premium, or a long term care rider?
- ❖ Will changes in tax or estate transfer laws affect your estate planning? Are beneficiaries as well as the owners, insured, and annuitants designated correctly on all accounts, trusts, and insurance policies? Have family needs for these financial plans changed? Are assets in trusts and life insurance policies being managed like all your other accounts, to make sure they will perform for their intended purpose?
- ❖ Do you have a plan for long term care expenses? If you ever need to receive care, how much will your current insurance pay for? How much of your premium can you recover if you don’t use it? Have you explored all insurance and non-insurance methods of paying for long term care? Is your health insurance or Medicare Supplemental insurance the most cost-effective for you?

Independent Analysis and Management

GrowthNet Solutions has no in-house investment or insurance products to promote. We provide unbiased, objective advice personalized to your unique situation and goals, and then evaluate and hire the quality managers for your portfolio.

Call Me To Schedule Your Review!