



Growing and Protecting Your Net Worth

TIME IS YOUR MOST VALUABLE ASSET

We can't predict when markets will go up or down, or when global events that affect your portfolio will occur. But you CAN control the amount of time you spend planning for these uncertainties and how soon you begin using portfolio solutions designed for your current needs. Time is the most valuable asset in your portfolio!

- ❖ Spend more time communicating and planning with me so that your financial management takes advantage of new opportunities, avoids new risks, and is appropriate for your current personal situation and preferences,
- ❖ Take advantage of the powerful effects of compounding over time – Albert Einstein called it the “eighth wonder of the world.” The more time you are on the best possible financial path, the more you will gain from its benefits.
- ❖ Don't lose the time you could be experiencing these benefits by delaying planning or implementing beneficial changes. Time is one asset that cannot be replaced.

Make This A Priority

Most people spend far more time planning a two-week vacation than they spend planning for a 20-30 year retirement! Proper financial management benefits your future, your retirement lifestyle, your family, and your legacy, so I urge you to make reviewing your portfolio with me a priority.

We easily recognize when some tasks need to be done, like paying bills, renewing a driver's license, grocery shopping, or picking up the kids after school. You feel the need to do something by a certain time because you understand the consequences of not acting. This same sense of urgency should apply to your financial management. Everyone is busy with personal needs, family activities, vacation travel, visitors, etc. All these things are important, but so is your financial security.

Doing Nothing Is A Decision

When I hear “I haven't made a decision yet” or “I'll think about it,” you have actually thought about it and made a decision not to act immediately. But this isn't a solution. The less time you are using your best possible portfolio strategy, the less likely you'll have the outcome you want.

Benefits Of A Better Portfolio With Time

Small changes can make a huge difference in your portfolio. Just an extra 2.3% a year in net return (by either losing less or earning more) over the next 10, 18, or 30 years creates an extra 25%, 50%, or 100% more money! Why wouldn't you take time to review your portfolio with me?

Penalties For Delaying

Growing your portfolio takes time. Delaying portfolio improvements leaves less time to accumulate the growth you want, resulting in a lower portfolio value than you might have expected. You might then feel pressured to be more aggressive and riskier hoping to make up for lost time, or you might need to modify your retirement plans. I would rather see you able to maintain your lifestyle long term by taking appropriate actions now.

For products like life, health, long term care, or disability insurance, delays can increase the cost of the product because most premiums increase with age; unexpected changes to your health can prevent you from obtaining the insurance at all.



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Communication Is Our Most Valuable Tool

My primary objective with the emails I send and events I host is to encourage communication between us. I want you to feel satisfied with your portfolio performance. Investment strategies and volatility can be adjusted if you are uncomfortable with current events or disappointed with returns. We have numerous solutions available to fit any changes to your situation, goals, comfort level, and expectations — provided I know what you are thinking and feeling about your finances. Your success, in part, depends on information I receive from you, and I'm always here to help you with your questions and concerns.

Why Do We Need To Talk Again?

Regulations require that your portfolio be managed according to the fees and investment style outlined in the Investment Management Agreement we have on file for you if you already are a client. We can, and do, modify your portfolio all the time, but only within the limits of the existing Agreement. Any revisions outside these boundaries, such as a significant change in portfolio management strategy, fees, or risk level, require a discussion and your approval of a new Investment Agreement. Without your feedback, I won't know what you are thinking about your current portfolio management style. Our communication is very important.

Earn More When Your Portfolio Adapts To Change

Planning for change is essential to your financial success. Global economic and business conditions change quickly and affect your portfolio in many ways. Personal life events also can influence your financial needs and goals. Your portfolio strategies might have been appropriate for you at one time, but might not be now. Being in the wrong portfolio for a new financial situation can result in less money for your lifestyle and retirement. Fortunately, my portfolio management system is flexible and comprehensive enough to adapt to these changes. Take advantage of our free *Comprehensive Portfolio Review* service to determine your best protection and growth strategies for today's environment.

Why I Do This Job

I'm passionate about helping my clients with their important financial decisions and working with them to grow and protect their money. I care deeply about what happens to them personally and financially; this is why I am their financial advisor. Please set aside some time to discuss your finances with me today.