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### **Introductory Financial Planning Working Session - \$500 to 750\***

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This is a real working financial planning session. It is ideal for those who do not want the conflicts inherent in commission-based planning and do not want the expense of a complete written plan. For 2-3 hours you control the agenda. We will discuss your financial planning, insurance or investment problem. It will be my job to give you as much information as I can during your session.

#### **Here are some examples of what we can do:**

- Investment Analysis and Recommendations
- Asset Allocation Review
- Investment Implementation (including “no-load” mutual funds)
- Life and Disability Insurance Analysis
- Long-Term Care Insurance Needs Analysis
- College Savings and Funding Strategies (and aid applications)
- Retirement Needs Analysis and Savings Plans
- Review Of Your Early Retirement Offer
- Lump Sum Distribution vs. Lifetime Annuity Planning
- IRA Required Minimum Distributions
- Tax Effect Of Selling A Large Appreciated Asset
- A Second Opinion or Financial Checkup ...
- Whatever You Want To Discuss

Obviously we cannot prepare an elaborate written financial plan during an introductory session and we can't go into more than one or two topics. However, this is ideal for those who have one or two financial concerns and need fast and accurate information. When you call to make your appointment just let me know what our meeting will be about. Our web site has suggestions of what to bring. We will be ready to get immediately to work as soon as you arrive. The introductory working session is exactly that - you and I get right down to business and arrive at workable solutions to your financial concern.

If you feel 2-3 hours isn't enough, or are interested in a more comprehensive financial plan, then we can schedule additional meeting(s).

Regardless of the level of service you need, call today for an appointment for help with your financial, retirement, and investment planning.

\*\$250 per hour, based on a typical two to three hour session.

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