

# Designing a well-rounded financial plan

A well-rounded financial plan examines your total financial picture.

## Investment Planning

- Assess your risk tolerance
- Design an asset allocation strategy
- Select suitable investments
- Fund college education or a home purchase

## Protection Planning

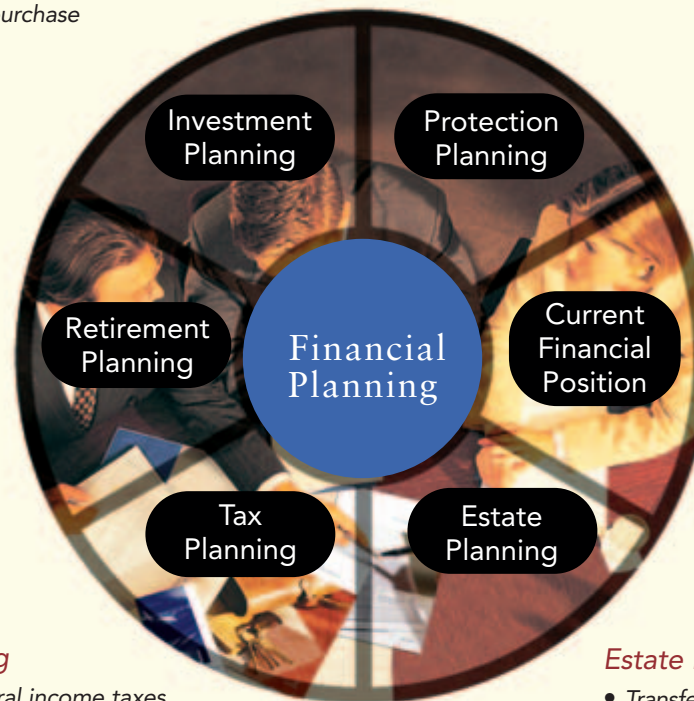
- Provide for your family in the event of death
- Protect your income in the event of disability

## Retirement Planning

- Estimate retirement income and expenses
- Determine retirement savings needs
- Determine how to distribute your retirement funds

## Current Financial Position

- Determine current income and expenses
- Determine current and projected net worth
- Establish an emergency fund



## Tax Planning

- Project federal income taxes
- Evaluate tax-minimizing strategies
- Investigate tax-favored investments

## Estate Planning

- Transfer your estate according to your wishes
- Minimize estate taxes and expenses
- Fund estate taxes



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*This information should not be considered as tax advice.  
You should consult your tax advisor regarding your own tax situation.*

## The route to your financial goals

The financial planning process is a road that takes you to the place where your financial plans, hopes and goals can become reality.

