

***“The Three Pillars of a Financial Plan:  
A Financial Plan is More Than Just Your Investments”***

- What would happen if you were unable to work for an extended period of time and hadn't saved enough for living expenses?
- What are the opportunity costs of paying more in taxes than what you owe?
- How confident are you that your possessions and wealth will pass successfully to your heirs?

These are all questions that are answered with a **COMPREHENSIVE FINANCIAL PLAN!**

Your greatest wealth building tool.....**YOUR INCOME** must be **PROTECTED, CONSERVED** and **PRESERVED**.

- ***Income protection*** is accomplished by being properly and adequately insured through ***risk management***.
- ***Income conservation*** is accomplished by using legal ***tax planning*** strategies to keep more of what you earn from increases to your net worth.
- ***Wealth preservation*** is accomplished with an ***estate plan*** that properly and successfully transfers your property to your beneficiaries.

You could say then, the role of investments is to **grow** your net worth to **fund** goals related to your financial plan like the ones mentioned above as well as other lifestyle goals such as retirement, education, or starting a business.

So, how's your financial plan looking? Would you like a review of your plan? Would you like advice on what to do next?

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