

Do you have a financial plan focused on these 5 critical areas? Written by James T. Elios

Protection – a review and analysis of your current financial position, and risk management to make sure that your plan can withstand the unexpected.

Estate Planning – guidance to help you get your financial affairs in order, a review of your assets for proper ownership and beneficiaries, and help to manage the financial impact of lifestyle changes (death, divorce, disability, health).

Retirement Income Planning – determining how much to withdraw and the order of accounts to withdraw from, selecting investment options for your 401(k) or 403(b) savings, strategizing so that your retirement income and assets last a lifetime.

Taxes – maximizing what you earn by minimizing what you owe, recommending tax strategies, and consulting and coordinating with your tax preparer.

Investments – focusing on the growth and management of your portfolio, monitoring investment performance compared to investments in the same class, and actively managing and rebalancing your portfolio to help reduce risk.

If you don't have a financial plan that addresses all these issues in the same comprehensive process, you are leaving parts of your financial future open to question. *Why risk that?*

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