



WHAT IS FINANCIAL PLANNING?

Simply stated, financial planning puts you in control of your financial life. You can protect your future and that of your family by making intelligent use of your resources now.

Unquestionably, financial resources are of prime concern to all of us, regardless of sex, age, marital, or career status. Managing these resources effectively is becoming increasingly important in an age when taxes, inflation and inadequate financial management may lead to an uncertain or unanticipated financial future.

The relationship you establish with your financial planner is an important one. As a financial planner, I have developed expertise in a number of areas, including money management, investments, risk management, estate planning and income accumulation. All of these are vital to your financial planning objectives and thus can help provide you with a balanced approach to your plan.

As you may be aware, financial planners are not permitted to furnish tax or legal advice; therefore, I encourage you to obtain independent tax and legal counsel as required.

Effective financial planning begins with a realistic assessment of your current financial situation. Once that has been accomplished, personal objectives must be set and plans for meeting those objectives discussed. Finally, the plan best suited to help you reach those objectives must be established; continual updating and review of your plan are necessary so adjustments can be made for new or changing goals.

At R Chase Financial, I believe in a personalized approach to planning. Your first meeting is a no cost, no-obligation consultation that allows you the opportunity to discuss your particular financial concerns and become comfortable with me and the services I provide.

After I have the necessary information, I will present a financial plan designed for your specific needs and goals as well as discuss procedures for implementing the plan. Once this is implemented, I continually monitor your plan and give recommendations as needed. R Chase Financial believes in establishing a lasting relationship with clients and updating your plan as your goals change with the passage of time.