



# Financial Planning

The first step toward securing  
your dreams

Eagle  
Strategies  
LLC



**PROTECTION. RETIREMENT.  
INVESTMENT. ESTATE.**

*Trusted Guidance. Comprehensive Solutions.*

# Securing your dreams starts with a financial plan

To see your dreams become a reality, it is important to begin with a sound, yet flexible financial plan. The plan must be specific to you, your goals, and begin with where you are today and put you on a path toward where you want to be tomorrow.

In order to incorporate the best solutions into your plan, your Financial Advisor needs to have a thorough understanding of your current financial picture as well as your short- and long-term goals.

By working together to assess your needs and identify the appropriate solutions for

your individual situation — whether your focus is preparing for retirement, protection planning for your family or business, funding your child's education, taking care of aging parents or a special needs child, transitioning a business, or creating a legacy for your heirs or charity — you will be taking the first step toward securing your goals.

Of course, no plan can remain stagnant. Life will evolve or unexpected circumstances will arise that require adjustments to your plan. When this occurs, your Advisor — armed with your full financial status — will be well-positioned to help you thoughtfully navigate those changes.



**Protection  
planning**



**Retirement  
planning**



**Investment  
planning**



**Estate  
planning**



# The historic economic difference between those that plan and those that don't

People who have a financial plan “enjoy a clear ‘planning premium’ with hard financial benefits.

Not only do they hold a much broader range of retirement and non-retirement assets than those who do not have a plan, they also amass a significantly higher value of assets: on average, ‘planners’ have amassed nearly two-and-a-half times (245%) more in their retirement plans compared to ‘non-planners,’ and over three times more (319%) in non-retirement assets.”<sup>1</sup>

In addition, planners who seek professional advice gain an ‘advice advantage.’ “On average, those who take advice and have financial plans have amassed over three-and-a-half times (375%) the retirement assets and over five times (518%) the non-retirement assets of those who do neither. Combining planning and advice yields the best results.”<sup>2</sup>

1. “The Future of Retirement: The Power of Planning,” HSBC Insurance Holdings Limited, London, 2011. There is no implied assurance or guarantee that an investor will realize similar results. Past performance is no guarantee of future results. All investments involve risk, including loss of principal.

2. Not Enough People Have Financial Advisers and New Research Shows They Should,” Forbes.com, August 28, 2014.





“A goal without a  
plan is just a wish.”

- Antoine de Saint-Exupéry

## Discuss

Engagement Meeting  
Data Gathering

## Design

Analysis & Strategy

## Deliver

Plan Presentation  
Plan Implementation  
Review & Monitor

# The Financial Planning Process

To get you started on achieving your dreams, your Advisor will approach the planning process in three parts—Discuss, Design, and Deliver. Each component ensures that your Advisor thoroughly understands your goals, has the data necessary to begin an analysis of your financial picture, and develop a proposed strategy.

## Discuss

Building a financial plan designed to help you meet your financial ambitions begins with a discussion. Depending on your individual situation, your discussion may be focused on some or all of the following:

- Net Worth Analysis**
- Cash Flow Analysis**
- Education Planning**
- Investment Planning**
- Retirement Planning**
- Protection Planning<sup>1</sup>**
- Estate Planning**
- Business Planning<sup>2</sup>**
- Executive Benefits Planning**
- Charitable Planning<sup>3</sup>**

## Design

Once your Advisor has gathered all the necessary data and has a full understanding of your goals, this information will be carefully analyzed to develop a strategy designed specifically to meet your financial objectives.

## Deliver

Your Advisor will meet with you to deliver a proposed financial plan. Once all the details in your plan are agreed to, it is important to implement the plan.

Should you choose to work with your Advisor to implement your plan, you will benefit from having a financial expert who is well-versed with your financial picture, preferences, and concerns to help you navigate changes in the market, changes in your goals, or other unexpected circumstances.

1. Life, disability, and long term care products available through one or more carriers not affiliated with New York Life, dependent on carrier authorization and product availability in your state or locality.

2. Eagle Strategies Financial Advisors cannot do a formal business valuation analysis.

3. Eagle Strategies Financial Advisors cannot provide tax, legal, or accounting advice. Please seek the guidance of your own professional tax, legal, or accounting advisor before making any decisions.

# Why Eagle Strategies?

Eagle Strategies Financial Advisors are committed to building successful, long-term relationships with their clients. That commitment coupled with their qualifications, experience, and access to the outstanding resources and tools available at Eagle Strategies positions them well to help their clients meet their financial goals.

“Someone’s sitting in the shade today because someone planted a tree a long time ago.”

- Warren Buffett



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