



# Everyone benefits from a financial plan...

A person without a plan is like a boat without a navigation system. It might take the long way to reach its destination, sail to the wrong destination entirely, or never reach land at all.

**Everyone has goals in life.** In a financial plan, a goal must have a defined dollar amount and a defined timeframe. For instance, to say you want to retire at age 65 is a goal. Being in a financial plan defines how much you will need each year in retirement. The goal tells me when - but not how much. Another example is to say you want to buy a \$250,000 vacation home without being specific about when.

Strangely enough the hardest thing for people can be articulating their goals – having multiple goals to define and prioritize can make it even harder. Creating life goals should be the fun part of financial planning! After all, goals are really your dreams and aspirations. Make no mistake, there is extreme power in a defined dream with a fixed amount needed by a particular date. This is the destination for navigation.

**Once you know your destination,** you can determine how much fuel it will take to get there. Money is your fuel and the amount needed will depend on the size of your engine. Me and my team

analyze your fuel to ensure you don't run out on your journey. But what happens when, well, life happens? My team analyzes the route to determine if there are any black holes, pirates or storms that could cause you to deviate course or sink. We use insurance, cash reserves and other strategies to help you weather the storms and protect your ship to stay on course and on time.

So today as you look at your life and the destinations you dream about – **DREAM BIG!** And then pinpoint your destination, chart your course, fuel up and plan for the unexpected. If this overwhelms you then call me and my team – we would love to help you chart your course!

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## Any financial advisor can know the markets. I know my clients.

Understanding your goals is the first step in providing personalized financial advice to help you reach them. I take the time to know what you're looking forward to, as well as what your challenges are, to help you build the financial future you want.

**Call me today to get started 270.684.8424**

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**Align Wealth Management**  
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