

## Financial Worries?

How much do I need to retire?

How do I fund my children's college education?

Should I buy long term care insurance?

What should I do with my 401(k) money when I retire?

How do I pay for health care?



Where do I invest now?

How can I increase return and reduce risk at the same time?

How do I make my money last after I retire?

How can I build wealth faster?

Is my money safe?

## Time for a Retirement & Financial Checkup?

**\$750**—Two office interviews

**OR**

**\$195**— Online interview & consultation

### What do you get?

- 1) Solutions, not products. We are professional FEE-ONLY financial planners, not sales reps. We do not sell financial products or accept commissions from the sale of products. Compare our credentials with the competition.
- 2) Legal assurance our recommendations are in your best interest. We are FIDUCIARY advisors.
- 3) Deliverables:
  - a. Identification of your two most important financial issues.
  - b. Graphical analysis of your position on the benchmark Cambridge Financial Life Cycle<sup>®</sup>. The first step in effective planning is to identify where you are and where you want to go.
  - c. Explanation of the Ten (10) Stages of the Financial Life Cycle
  - d. Your score on ten key indicators of financial health. Knowing your financial scores can change your life same as knowing your blood pressure, cholesterol level, white blood cell count, etc.
  - e. Identification of five (5) habits of middle income Americans who have reached Financial Independence. (The Five Fundamentals of Fiscal Fitness<sup>®</sup>.)
  - f. Calculation of estimated savings from just one tax planning strategy.
  - g. Calculation of estimated savings from reducing your investment expenses.
  - h. 1/2 hour with advisor to discuss your report and two most important issues/questions
- 4) Additional time with an advisor @ \$200/hour to further discuss your Checkup or answers to your two questions
- 5) FREE: additional hour to discuss proposal and cost/ benefits of a Financial Plan

*Disclaimer: The Financial Check-Up is not a comprehensive financial plan. Depending on investor need and level of knowledge, it may not be adequate for investment portfolios larger than \$1,000,000.*

### What does it cost elsewhere?

- 1) \$1500 charged by Vanguard for a 45-minute telephone appointment
- 2) \$2750 - standard 5.5% commission charged by an insurance agent or stock broker to rollover and invest \$50,000 from a 401(k) plan

### What does the Media say?

*Newsweek* (Linda Stern, *It's Time for a Checkup*, April 1, 2002)

*The Wall Street Journal* (Jonathan Clements, *The Bargain Hunter's Guide to Getting Cheap Investment Advice*, October 1, 2003).

**Where do I start?** [www.cambridgefinancialadvisors.com](http://www.cambridgefinancialadvisors.com) or call 719-539-1040