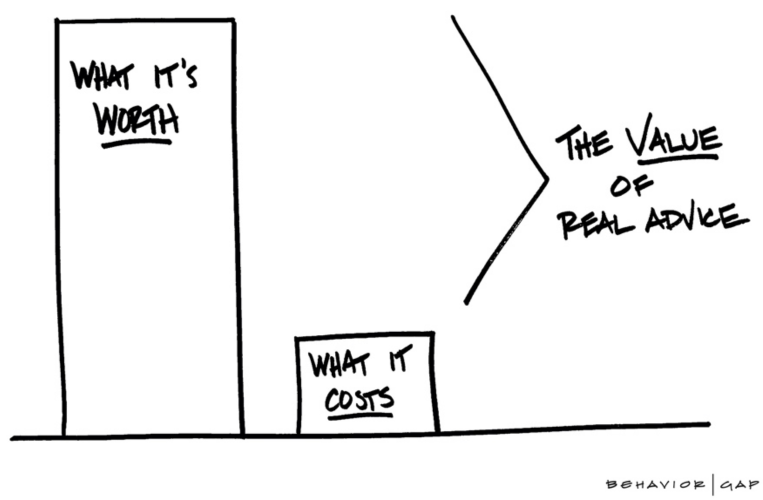
Hi- Ben here!

At my core I believe the work we do actually makes a difference in our clients' lives. We help folks make sound money decisions and plan for a secure future. I also believe we add *value*. Vanguard has studied the value of advice (or "Advisor Alpha"), and they estimate that it could potentially be as high as 3%. Click here to see the white paper.



But many people do not engage a Certified Financial Planner™ Professional until they have a specific issue. Maybe they don't feel they have a need for an ongoing relationship. Other times they just haven't been exposed to financial planning.

At the risk of sounding *sales-y,* I want to let you know that we offer a way to get objective advice at a very affordable cost. Our Quickstart option is a One-Time Plan where we can focus on specific things like: looking at 401k investment options, retirement projections, cash flow management, or funding certain goals. It's not a complete financial plan- nor does it include investment management. But it would be a way to engage a CFP® Professional and start building a framework for making good financial decisions.

This is a thoughtful gift idea- great for recent graduates starting a new job, newlyweds combining finances, as well as widow(er)s/divorcees. They all have specific financial issues that need to be addressed. Do-It-Yourslfers would also benefit because they often want to get a second opinion on how they're handling certain aspects of their finances.

Every Quickstart includes:

- Clarification of Goals
- Net Worth Statement
- Initial Cash Flow Statement
- Proper Emergency Fund
- Risk Tolerance Score and Investment Objective
- Tax Estimate
- Initial Retirement Projections
- Education on the topic of focus
- Action Item Checklist

What it does not include:

- Investment Management
- Ongoing, On-demand Advice
- Annual Updates to the Financial Plan

From now until the end of the year we'll offer our Quickstart service for $500 instead of the normal $750 one-time cost. It's an incredible *value. So,* if you know someone that could use some help, please forward this on or consider gifting the Quickstart to a friend or family member. If you gift it, we'll also include a nice postcard-sized certificate and envelope for you to present to the recipient.

We hope you enjoy the rest of your week, and, as always, please let us know if you have any questions!

Best,

Ben

Ben Earls
Candidate for CFP® Certification

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