

## Can You Afford Not To Have a Financial Professional?

Whether your financial affairs are relatively simple or very complex, a financial professional can help you develop an investment strategy that's right for you and can provide insight on how to plan for many of life's events.

**Fund your retirement.** Even if you have accumulated the financial resources for what could be 15, 20, or 30 years of retirement, you will need a plan to maximize and protect those assets for as long as possible.

**Purchase a quality education.** College costs continue to rise at an average annual rate of 3% to 5%.

**Develop a realistic investment plan.** A plan should seek to achieve your desired level of return without taking on more risk (or more kinds of risk) than you can tolerate.

**Protect current and future assets.** Without proper financial and estate planning, all your other planning could be impacted by circumstances beyond your control.

## What Can A Financial Professional Do For You?



### Step 1: Set Objectives

To develop a strategy that is tailored to your unique investment needs, a financial professional must first understand your current financial situation and objectives, as well as the risk level with which you are comfortable. In doing so, your financial professional will help you determine your return expectations, your time horizon and your risk tolerance. These three things will be the foundation for your financial plan.

### Step 2: Develop an Asset Allocation Strategy

The correct asset allocation strategy can provide diversification of your portfolio, while potentially enhancing returns and lowering your overall risk. Based on your particular risk and return objectives, a financial professional can help you determine which particular asset classes are appropriate for your portfolio as well as the percentage of the portfolio that each class should comprise.

### Step 3: Investment Selection & Evaluation

A financial professional's job is to pare down the choices—more than 10,000 mutual funds, plus thousands of annuities, insurance options and individual securities—to those that fit your objectives and asset allocation strategy. By identifying appropriate options—including ones that could be difficult to discover on your own—and focusing on your objectives, a financial professional can save you considerable time and effort.

### Step 4: Ongoing Review

Once an investment strategy is implemented, a financial professional will conduct a comprehensive periodic review of your investment objectives, your portfolio's performance and your overall progress toward meeting your financial goals.

## Professional Advice for Your Financial Future

Determining your correct asset allocation, identifying the appropriate investments, tracking their performance and keeping up-to-date on investment-related news and developments are difficult and time-consuming tasks.

As independent financial representatives affiliated with LPL, Frye Financial Center has access to comprehensive financial tools, as well as unbiased, independent research on individual stocks, bonds, mutual funds, annuities and investment managers across every asset class. Building a relationship with our financial professionals can put you on the path toward a sound financial future.