

Gain Control of Your Financial Life



Wexford Financial Strategies
Innovative Financial Planning



What is Financial Planning And Why Should I Do It?

When was the last time you heard these terms, stock broker or insurance salesman? Probably not in a very long time! The reason for this is because these job titles became dirty words, so now the term financial planner or financial advisor has taken their place. So if this is true, how do you know what financial planning really is?

A financial plan is made up of strategies that address a client's accumulation, distribution, and preservation needs while taking into account one's current standard of living.

A comprehensive plan should focus on your big picture and examine every element of your financial situation.

This includes:

- Cash flow and debt management
- Risk management
- Investment analysis
- Retirement planning
- Education funding
- Charitable giving
- Estate planning

The process of financial planning doesn't focus on any specific product. It is truly a process to help you identify the positives and negatives of your current situation. And it should help you to identify goals, and perhaps alternatives towards meeting your financial objectives and dreams.

Where You Are Today and Where Are You Going?

At Wexford Financial Strategies, we will work with you in six main areas:

First we will focus on your **current financial position** – This includes but is not limited to examining your net worth statement, balance sheet, cash flow, and debt management.

Second is the **investment analysis** – Here your financial planner will focus on your current strategy, savings, asset allocation and risk tolerance.

Third is **risk management** – You will learn about the importance of protection in situations such as living to long or dying too soon. We will examine your ability to maintain your current lifestyle in case of a disability. In addition, we will make sure you have adequate protection on your home and property.

The fourth area is **tax management** – It is important to keep up with tax law as it constantly changes. We therefore want to make sure the impact of the multitude of taxes we pay are minimized and the financial decisions we make routinely are subject to the most efficient tax strategies. At Wexford Financial Strategies, we will make sure we coordinate appropriately with your CPA or tax advisor.

The fifth area of concentration is **retirement planning** – Here we will pay close attention to the amount of money you will want at retirement. We will also discuss social security, the current amount you save towards retirement, how to protect retirement savings and how health can potentially jeopardize retirement assets.





The last area we will examine is your **estate plan** – Most people think they need to have a lot of money to do estate planning. This is simply not true. In this phase of the process we talk about who inherits your assets upon death, potential estate tax, and what documents are important in case of sickness and or death.

How Do We Accomplish What Could Be Considered A Very Daunting Task?

At Wexford Financial Strategies your financial planner will use knowledge and experience to develop a comprehensive plan that is unique and tailored to you, your family, and perhaps your business.

We will start off with **fact finding** – During this session you will do the talking! We will listen carefully to your concerns and goals. We will gather facts that are objective, subjective, qualitative and quantitative. These facts will give us the foundation to help you gain a deeper understanding of financial issues that may be relevant to your future.

After the discovery process takes place we will take those facts and put together **“the plan”**. Back in our office, we will conduct a thorough analysis and develop innovative strategies. If necessary, we will work with your CPA, attorney and any other advisor on your team to validate these concepts.

We will then **deliver** your plan – This is when you will have the opportunity to review the recommendations and discuss how they may be able to achieve your goals. You should ask yourself the following:

- Are the recommendations practical?
- Do they meet your needs?
- Is the plan flexible and realistic?

Recommendations are simply that! The recommendations on paper certainly won't help unless you take action. We are committed to working with you to **implement** the recommended strategies. That being said, you are never obligated to purchase any financial products from us. We do however, have the ability to access a multitude of insurance and investment products for the purposes of implementing the recommendations; this is, should you feel comfortable and secure with the relationship you have developed.



Now it is time for the **monitoring** stage – As your life changes, so might your plan. We will meet regularly to test the plan against economic, legal or life events that may occur. It is identifying these events or changes, and making the appropriate adaptations in order to keep your goals on target.

Grab Your Financial Life by the Horns!

At Wexford Financial Strategies, we have the ability to act as your single access point to help you organize, and consolidate your financial information. This will enable us the ability to monitor your financial life together, as it becomes more complex. You will have 24 hour access to our Wealth Management System, which will provide you with the following benefits:

Dynamic Insight – Upon delivery of the paper plan, one may consider it obsolete. That is because it is static. Our Wealth Management System will update your account values every night to reflect current market conditions. Your Personal Financial Home Page will become your customizable single access point. There, you can find a net worth statement that will not only take into account assets and liabilities but will include protection and cash flow in the same view. This will create a constant “test” of the recommendations and strategies we have set forth.

Trust – With all of the scams that have been publicized in the media, we feel it is important for you to always be aware of what is happening in your financial life. With the use of alerts, customized by you, an e-mail can be sent letting you know if something dramatic in your plan has changed.



Comprehensive Reporting – will help you improve overall performance, minimize the impact of debt and taxes, enhance your lifestyle and identify gaps. You can also estimate whether you can expect a shortfall or surplus of funds at retirement, and will have access to many useful calculators and a research center.

The Vault – Here you will have the ability to store and protect valuables such as tax returns, wills, trusts, insurance policies, family photos and more. This can be extremely advantageous during times of crisis, but make you feel safe that these items can be viewed at any time from a computer with an internet connection.



It Is Never Too Early or Too Late!

Now is the time to think about both your short-term and long-term financial goals. What more could you be doing right now to achieve them?

At Wexford Financial Strategies we aren't concerned with how much money you have to invest or how much insurance you have or need, but rather what can help you become more efficient. We want to help make your financial plan more flexible, we want to build a relationship with you, and we want to help you take action!

Get started today!

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