We have developed the **Financial Planning Quick Guide** which provides some quick and easy steps you can take to insure your "Peace-of Mind" and create the lifestyle you deserve.

FREE **Financial Planning Quick Guide** ***FREE***

- **Have a plan and set Goals.**
- **Get out of Debt.**
- **Invest regularly.**
- **Reinvest your proceeds.**
- **Diversify to Limit Risk.**

- **Pick quality investments such as high grade bonds, stocks and securities with a strong track record.**

- **For growth, focus on stocks. Invest for the long term.**
- **Monitor your investments periodically. Check your investments' returns against their benchmarks.**
- **Don't panic and sell a good investment when it's in a slump.**
- **Don't get greedy and hang onto an investment you were planning to sell at a certain price because you think it might go higher.**

- **Never give a broker the right to buy or sell without your prior approval.**
- **Never buy from a stranger over the phone.**

- **Assure that all of your personal and financial records are preserved in a secure place.**

- **Avoid commodities, options and futures.**

- **Select a Professional Financial Planner.**

- **Protect yourself and your family with life insurance, a will, and possibly an estate plan.**

- **Stay healthy.**

How to Reduce Risk

Balanced Portfolio
The best way to reduce your risk is with a balanced portfolio. Rather than placing "all of your eggs in one basket," diversify your investments. The key to a balanced portfolio is acquiring the right combination of assets. This is where a professional financial planner can help.

Long-Term Investing
Another way to reduce risk is to invest for the long term. Historically, the market has always risen, despite day to day fluctuations and periodic "corrections." Investing for the long term lets you take the slightly higher risks you need to beat inflation and earn a higher return.

Dollar-Cost Averaging
With Dollar-Cost Averaging, you invest exactly the same amount every week, month, quarter or year, regardless of the market. This gets you into the investment habit. You build your build investment steadily, without putting too much or too little at the wrong time. Because the market has grown approximately 10% annually, this type of investing averages out the highs and lows of the market and you usually end up paying less per share.

Tips On Selecting A Professional Financial Planner

- **Ask questions.** You have a right to know how your money will be invested and how your financial planner does business.
- **Learn how the financial planner will be compensated.** Financial planners are paid either a commission or a portion of the portfolio's value or a portion of the profits. Of the three, receiving a percentage of the profits puts the greatest pressure on financial planners to perform well.
- **Find out the financial planner's credentials.** If the answers to your question are vague or equivocal, be suspicious. Financial planning takes knowledge!
- **Investigate the financial planner's track record.** Ask to see numbers. After all, it's your money.

- **Get references.** The best way to find a good financial advisor is to be referred by a friend or acquaintance who's own portfolio has grown thanks to the advisor. Short of that, ask the advisor for references and check them out carefully.

- **Don't buy from someone who calls you cold on the phone.** A reputable investment planner does business face to face and has a real office. Remember, if it sounds too good to be true, it probably is.