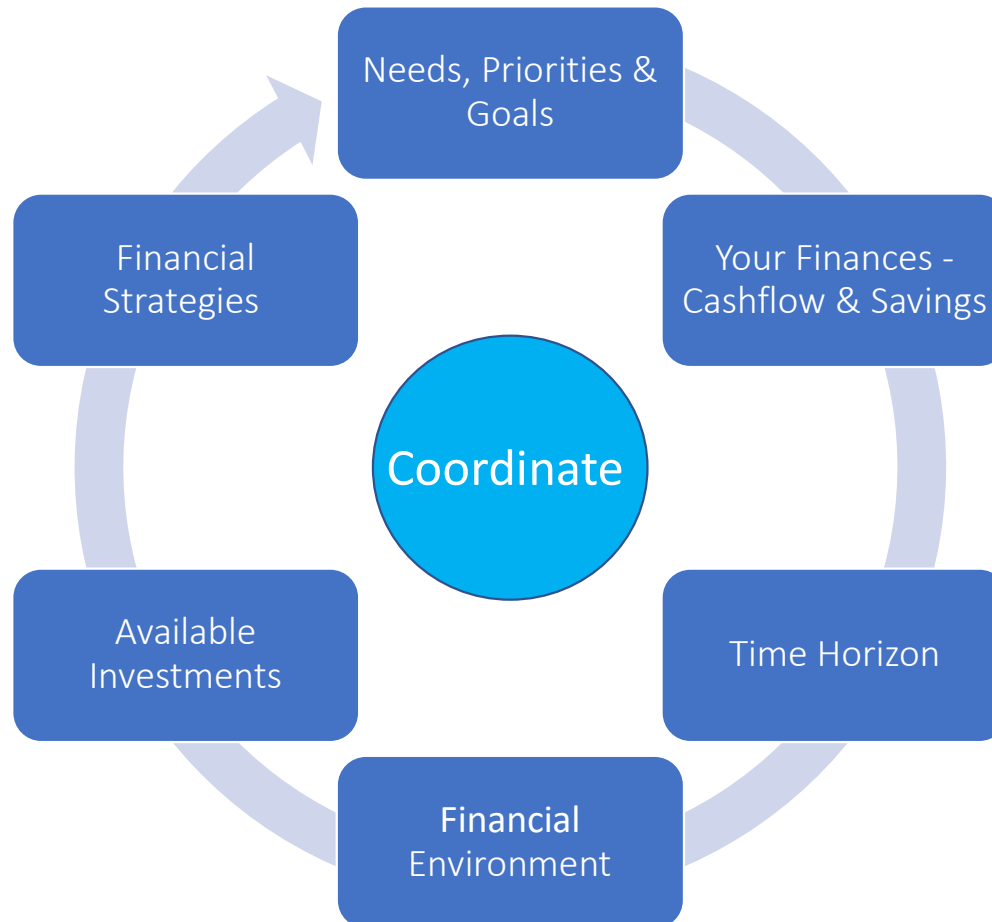




# Planning Your Financial Strategy

# Planning Your Financial Strategy





# Planning Your Financial Strategy

Needs	Priorities	Goals
food	tax minimization	retirement
clothing	risk mitigation (insurance)	education
shelter	giving	legacy building
transportation		



**Your Finances**

carefully considering needs & establishing priorities & goals  
can improve cashflow & management of your assets



# Planning Your Financial Strategy

Your Finances		
current assets	Cashflow	
	item	Examples
↓		income
	minus	taxes
		social security, federal, state, etc.
+	minus	budget items
		food, clothing, housing, transport, etc.
	minus	insurance premiums
		health, disability, life, etc.
	minus	giving
		church, humanitarian, etc.
↓	equals	savings
		emergency fund, investments
<b>Savings</b>	→	<b>Investment</b>
goals: retirement, education, legacy		

with needs carefully considered & goals & priorities established, motivation to earn rises & spending, savings and current assets are deployed purposefully



# Planning Your Financial Strategy

needs, priorities & goals	Time Horizon						
	present		contingency		future		legacy
	personal	others	risk	liquidity	intermediate	long	
food	<input checked="" type="checkbox"/>						
clothing	<input checked="" type="checkbox"/>						
shelter	<input checked="" type="checkbox"/>						
transportation	<input checked="" type="checkbox"/>						
giving		<input checked="" type="checkbox"/>					
emergency fund				<input checked="" type="checkbox"/>			
insurance - health			<input checked="" type="checkbox"/>				
insurance - life			<input checked="" type="checkbox"/>				
insurance - disability			<input checked="" type="checkbox"/>				
education					<input checked="" type="checkbox"/>		
retirement						<input checked="" type="checkbox"/>	
bequest							<input checked="" type="checkbox"/>



as your finances become more purposeful, you realize expenditure, savings & assets must be deployed within varying time horizons



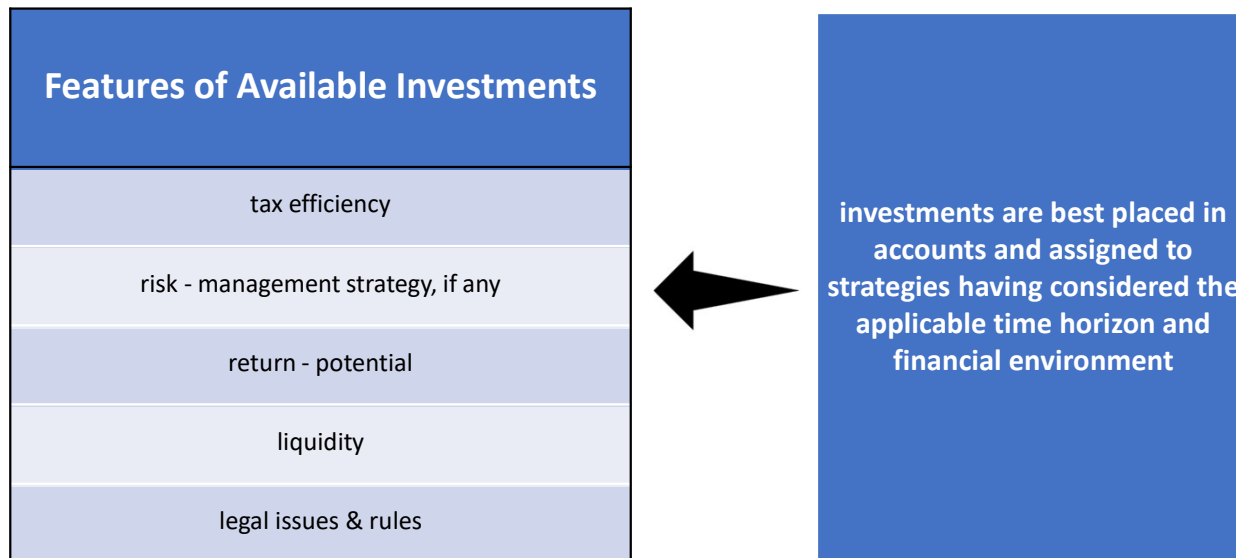
# Planning Your Financial Strategy

Financial Environment	
investment	economic & market
account type availability (Roth, etc.)	economic prospects
tax & legal issues	interest rates - likely direction
	projected future returns
	markets' valuation



as you consider deploying your finances within varying time horizons, the environment within which you do so should be considered

# Planning Your Financial Strategy





# Planning Your Financial Strategy

Financial Strategies	
areas	implementation
investment	account type selection & purposeful management
risk & contingency	insurance, emergency fund, etc.
giving strategy	donor advised funds (DAF), etc.
retirement plan	projections; account type selection & appropriate management
education plan	
estate plan	legal documents, trusts, etc.
legacy	tax strategy, account type selection & appropriate management
tax strategy	comprehensive, touching all areas



when needs, goals & priorities, your finances, time horizon, financial environment & available investments are coordinated - financial strategies take shape





## Why Affinity?

### Who We Are

- independent Registered Investment Advisor (RIA)
- no corporate agenda
- Fiduciaries - bound to a high standard

### Client Service

- financial planning & advisory (full service) – no extra charge
- client portal – cashflow, investment & goal tracking, vault & more

### Our Fees

- are typically lower
- not commission based
- non tiered – all account balances are charged at the same fee %; helps keep fees low

### Investment Management

#### *wide range of options*

#### *in-house management*

- deepens expertise
- increases efficiency
- keeps fees low

#### *fee based options exclusively*

- no surrender charges on annuities or funds
- exiting investments is easy & almost always without cost

#### *exchange traded funds (ETFs)*

- used extensively
- higher tax efficiency
- lower cost
- higher flexibility

#### *technical analysis*

- simple yet powerful tools for - tracking investment viability
- not used by many advisors