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Why These Words Work

“If you have friends or family who have questions or concerns...”

- Because I value you, I also value people who are important to you



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Why These Words Work

“...questions or concerns about Social Security, or education funding, or retirement cash flow...”

- I am an expert in my field and have answers to people’s questions



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Why These Words Work

“...please have them give me a call.”

- I will not make myself a nuisance to the people you care about
- My time is valuable



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Why These Words Work

“...or better yet, have them send me an email with your name in the Subject: line...”

- I will notice your name for sure
- Appeals to vanity

ASH

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Why These Words Work

“I’d be happy to spend five to ten minutes answering any questions or concerns they may have.”

- I am happy to give *some* time to help

ASH

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Why These Words Work

“I don’t promise I’ll bring them on as a client – it’s got to be a great fit.”

- I’m selective and only work with people who want my help the way I give it
- Not everyone is a great fit for me – **but YOU are**

ASH

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PRIORITY IDEAS

➤ Setting and managing client expectations

➤ Effective language from Day 1.

➤ Creating Model Portfolios

➤ Measuring metrics that matter most

ASH

ADVISORS

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Holistic Financial Planning for All of Life's Events

NEW MILESTONES CAN BRING EXCITEMENT — AND CONCERN

As life brings big changes, financial goals change along with them. While every journey is different, this timeline maps out what you may experience — or may soon. Use it to guide your planning. Then ask your advisor for specific advice.

AGE 25-35

FOUNDATION

Milestones

Moving out

Marriage

First home purchase

Having children

Common Concerns

Debt reduction

Insurance foundation

Family dynamics

AGE 35-50

PROTECTION

Milestones

Family growth

Job changes

Increased income

Next home

Caring for parents

College planning

Common Concerns

Asset accumulation

Earning more

Protecting income

Funding college

Smart investments

AGE 50-65

ACCUMULATION

Milestones

Empty nest

Grandchildren

Selling a business

Retiring

Common Concerns

Cash flow

How to use IRAs

Roth IRA planning

Health-related needs

Diversifying investments

AGE 65-85+

LEGACY

Milestones

Preparing for Medicare

Downsizing

End of life planning

Death of a spouse

Common Concerns

Charitable planning

Reviewing wills or trusts

Running out of money

Getting affairs in order

Taking care of a spouse

Limiting estate taxes

PRODUCTS TO CONSIDER PURCHASING

TERM LIFE INSURANCE

PERMANENT LIFE INSURANCE

LONG-TERM CARE INSURANCE

DISABILITY INSURANCE

FIXED OR INDEXED ANNUITIES

WILDCARD SOLUTIONS

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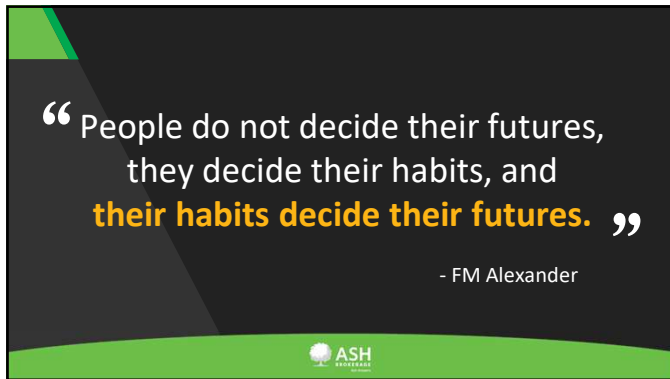
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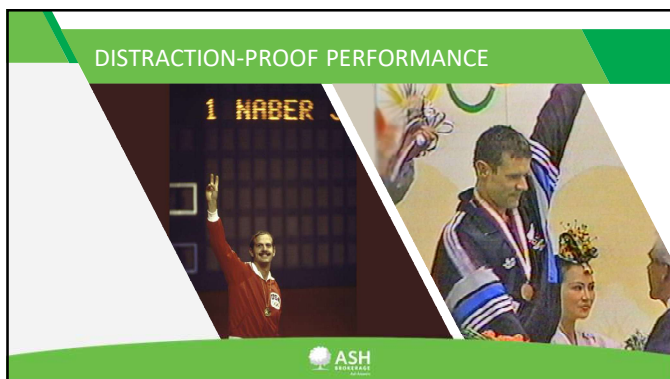
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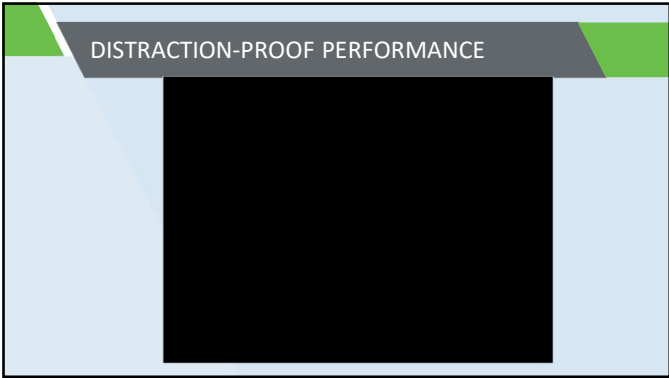
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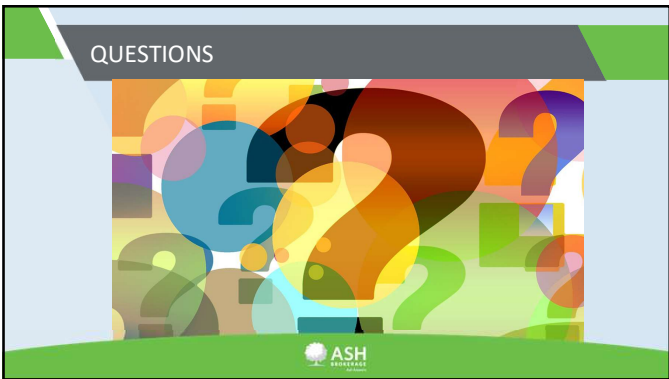
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