CLARIS ADVISORS
UNDERSTAND • INVEST • RELAX

Financial Planning

The best financial plan in the world is the one that fits your needs. At Claris, we want to help you realize your dreams, not just provide you with a financial plan. Whether your goals include major events like college, retirement or a vacation home in the islands, or you just want to plan for a rainy day, Claris can customize a financial plan to fit your lifestyle.

Let us help take care of you and your family by managing the big picture. While we are focusing on investments, education, cash flow, insurance, disability, retirement, survivor benefits, and more, you can concentrate on the things you enjoy most. While financial planning is far from simplistic, at Claris, we'll provide you with straightforward answers and a plan to get you where you want to go. We've outlined a five step process we utilize to help you achieve your financial goals.

OUR FIVE STEP FINANCIAL PLANNING PROCESS

DISCOVERY

Claris will get to know you and discuss your concerns, financial priorities, and financial goals.

PROFILE

Claris will gather all of your particular information to assist us in producing your plan.

STRATEGY

Claris combines the information gained in the first two steps, and produces your personalized financial plan. We provide you with a snapshot of your current financial standing and recommend ways to improve your financial outlook based upon your needs and goals.

IMPLEMENTATION

Once we have finalized your plan, you are free to put it in place wherever you choose. While we hope you will elect to allow us to help you implement your plan by using products and services available through Claris, this step is up to you.

REVIEW AND UPDATE

This last step is an on-going one. Because circumstances never remain quite the same, it is crucial to continually review and update your plan. We recommend meeting with you periodically to take a look at your plan; the blueprint to your financial success.

ASK YOURSELF THESE QUESTIONS

- Will I have enough money to retire?
- Which funds should I pick in my 401(k)?
- What is the right mix of investments for me?
- What is the best way to pay for college?
- Why do I need a will?
- Is my will up to date?
- Is my family protected if something happens to me?
- Do I need long-term care insurance?
- How do I select the right advisor?
- Will I owe estate taxes?
- What will happen to my business?

If you don't know the answer to any or all of these questions, contact a Claris Advisor today.

Are you ready to understand, invest, and relax?

Please contact Scott Iverson,CFP®, ChFC, CEBS, CRPS at 314-655-5573 or siverson@claris-advisors.com