FINANCIAL PLANNING & OUR CLIENTS

Dugan + Lopatka
WEALTH MANAGEMENT, LLC

Our Approach

Financial planning is a collaborative process that involves taking a holistic view of our clients' finances, including a full understanding of our clients' values, financial objectives, and main concerns that guide our recommendations.

Clients who find Financial Planning Invaluable:

- Value making **smart financial decisions**
- Seek a trusted, proactive **thinking partner**
- Desire **efficiency** in their finances
- Value **planning** and **preparation**
- Want to **worry less** about finances to spend more time on **what makes them fulfilled**

Our Core Values of Financial Planning:

- **Organization**: Bringing order and efficiency
- **Accountability**: Following through on objectives
- **Integrity**: Prudent insight to help avoid emotional decisions
- **Proactivity**: Help you be better financially prepared
- **Education**: Providing knowledge before making decisions
- **Partnership**: Making critical financial decisions with you

Our Financial Planning Clients

Core *Individuals & Couples* *Accumulating Wealth & Retirees*	**Comprehensive** *Individuals, Couples, Families* *Peak Earning Years, Nearing or in Retirement*	**Advanced** *High Net Worth Families, Business Owners* *Focus on Protecting & Transferring Wealth*
'I've hit key life milestones and am **ready** to take my finances **seriously**.'	'My household is **financially active** but lacks organization, clarity, and professional guidance'	'My household is **financially complex** and would benefit from a **team of professionals**'
▪ I need more financial organization. ▪ Am I saving in the right places? ▪ Am I on track to meet my financial goals? ▪ Help me work towards financial freedom. ▪ Can I afford to retire? ▪ How much house can I afford to buy? ▪ How do I build a budget that works for me? ▪ I'm looking for a wealth coach.	▪ Help me prepare financially to protect my spouse and family. ▪ Help me manage my income and wealth to fund my retirement. ▪ Can you help me mitigate my tax liability now and in retirement? ▪ Is a large financial commitment feasible? ▪ Help me establish an estate plan I can understand and am confident in. ▪ I need a valued financial partner to work with me to accomplish my financial objectives.	▪ Help me find inefficiencies in my finances. ▪ How can I organize my assets to mitigate taxes now and in the future? ▪ Help me understand estate planning techniques to mitigate transfer taxes. ▪ How can I effectively transfer my business to fund retirement? ▪ Help me educate my family to prepare them for a future inheritance. ▪ I need a personal 'Chief Financial Officer.'

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