The background of the slide features a silhouette of two people climbing a mountain peak. One person is standing on a higher ledge, reaching down to help the other person who is on a lower ledge. The scene is set against a blue sky with a bright sun or sunset on the right side. The overall theme is one of assistance and reaching a goal.

# The Value of Holistic Advisor

As holistic advisors, we work for our clients. We are independent, which means we are not limited in the financial recommendations that we can provide.



## What is a Holistic Advisor?

A holistic advisor is a comprehensive advisor that looks at the big financial picture and provides advice and recommendations that take all areas of financial planning into consideration.

## What is Holistic Financial Planning?

A holistic plan is an integrated approach to orchestrating key areas of your financial life into a single, well-coordinated plan. This is all-inclusive of your taxes, investments, insurance and legal documents all working together optimally with the same goal in mind.

## Why Do I Need A Holistic Financial Plan?

At Franklin Planning it is our mission to help you integrate all of your hard-earned assets to work collectively toward your goals, while also reducing critical inefficiencies, including:

- Gaps in your plan
- Overlap or overexposure in investments
- Tax inefficiencies & missed savings
- Inconsistent investment strategies
- Missing or outdated legal documents
- Failure to identify and reach pre- and post-retirement income goals
- Misaligned strategies among professionals

**W**hen working with clients, we review their entire financial situation—their savings and investments, insurance policies, legal documents, tax returns and more, and identify holes or redundancies in their current financial plans.

## Our Holistic Financial Services

At Franklin Planning, our holistic advisors work on your behalf to coordinate each of the following areas of your financial life, whether collaborating with an internal team or your established professionals, which may include an accountant, broker, attorney and insurance agent. By bringing these critical components together, they can be optimized to work collectively toward your goals.

### Investments

With markets at historic highs, interest rates at historic lows and volatility becoming the new normal, it can be a unique challenge to identify investment solutions appropriate for your portfolio—especially if you are at or near retirement. A holistic approach reviews your investments in terms of your total financial picture. This includes clearly identifying your time horizon, volatility tolerance and income needs by utilizing The Bucket Plan®. This planning philosophy allows us to bucket your assets based on your unique needs to help mitigate market risk, interest-rate risk and sequence-of-returns risk from interrupting

or altering your financial plans.

### Taxes

At the end of the day, it is not just what you have, but what you keep, which is why a thorough understanding of the tax

implications of each of your financial decisions is critical to holistic planning. This includes rollovers and conversions of retirement accounts as well as charitable gifting and legacy planning strategies to maximize tax efficiencies in your lifetime and beyond. Our team at Franklin Planning maintains an ongoing understanding of current tax laws to help maximize the tax efficiencies of your assets, as well as offering professional coordination with CPAs and tax professionals as needed for advanced planning needs.

### Insurance

The trade-off of premium costs and benefits of insurance can be difficult to navigate. However, with a comprehensive view of your finances, areas of both over- and under-insurance can be evaluated for potential liabilities. From income replacement and exposure to life-altering medical costs to family wealth transfer strategies, at Franklin Planning, insurance services may include review and replacement of life, health, disability, Medicare and long-term care insurance to support your holistic plan needs.

# Holistic Plan

### Estate Planning


Estate planning is an integral component of holistic planning. The proper paperwork can have a


monumental impact on a loved one's life. It's vital that documents such as power of attorney, end-of-life planning and designated beneficiaries are accurate and up-to-date. As part of the estate planning process,


Franklin Planning offers a digital Family Estate Organizer to help you organize your financial life and coordinate with legal professionals for advanced planning needs.


## Get Started

If you have questions in one or more areas of your financial life, our team is here to help provide a comprehensive perspective for your holistic needs. For a complimentary consultation, visit [www.franklinplanning.com](http://www.franklinplanning.com) or call 856-401-1101 today!

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