HORIZON FINANCIAL

THE VALUE OF OUR SERVICES

ASSET ALLOCATION & INVESTMENT MANAGEMENT

- Evaluate your risk tolerance
- Research optimal investment options and provide recommendations
- Implement a process for your investments
- Monitor investments and report to you on results

WEALTH MANAGEMENT FINANCIAL PLAN

- Tax planning
- Estate planning
- Insurance planning
- Beneficiary review
- Create a written financial plan
- Consult with other members of your wealth management team such as: CPA, Attorney, Insurance Professional

BEHAVIORAL FINANCE

- Overconfidence
- Herd mentality
- Loss aversion
- Framing
- Anchoring
- Availability bias

P 231-941-6669 | F 231-941-4492 | horizonfinancialtc.com | 4020 Copper View, Ste. 230, Traverse City, MI 49684