

# MoneyGuidePro **Personalized Financial Planning**

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*“I know what my financial goals are, but how am I going to get there? What if my needs change? What if the economy takes a turn? Is it possible for me to retire at 55? What if I wait until 62? How will these decisions affect my plan?”*

These are the questions that are top of mind as an investor begins the process of putting a financial plan in place. All of us understand that life’s circumstances change. Wouldn’t it be powerful to see how some of these variables – some expected, others not anticipated – would affect the overall performance of our financial approach? At Benjamin F. Edwards, our financial planning tools are equipped to do just that. Our financial advisors are able to work with you to understand what you would like to do financially and then factor in countless variables to determine whether you can achieve your goals or what it will take to get you there. From this analysis emerges a realistic financial approach that can be fine-tuned as necessary as your needs change. Similarly, if an unanticipated event occurs, your advisor can quickly assess how it will affect your overall plan and work with you to make any necessary adjustments.

## **ROBUST, INTERACTIVE, AND COLLABORATIVE TOOLS**

All of this is possible because our advisors have at their fingertips a robust suite of smart, easy-to-use financial planning solutions, including MoneyGuidePro – one of the most comprehensive financial planning tools on the market today. Whether working with you in the office or meeting with you at another convenient location, our advisors are able to take with them the power and functionality of MoneyGuidePro and our other planning tools using their smartphone or tablet.

Our tools are also collaborative and interactive, meaning you can access them online and see for yourself how various scenarios affect your overall plan.

To get started, your advisor will work with you to gather your information, and determine the probabilities of success with built-in scenario-based analytics. Adjustments that impact your investment goals, risk profile, and time horizon can be made and viewed easily – all in a matter of minutes. Are you worried about rising healthcare costs or inflation? You can easily see how changes in these factors might affect your analysis. Maybe you have multiple goals such as paying for college, buying a vacation home or funding retirement. MoneyGuidePro allows you to incorporate all of your goals to see how they impact your financial future.



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## COMPREHENSIVE AND FLEXIBLE RESOURCES

Our advisors are able to create these scenario-based analyses that address the following investment challenges and projections:

- Retirement
- Social Security
- College/Education
- Loss Tolerance
- Net Worth
- Stock Options and Restricted Stock
- Asset Allocation
- Concentrated Positions

Results can be shared electronically or through a printed report. Because MoneyGuidePro is also fully integrated into our technology platform, our advisors can easily run analyses on existing accounts, while also enjoying the flexibility to factor in accounts or investments you may hold elsewhere. Your advisor can easily examine your asset allocation and suggest recommended changes, if necessary. Using the PlayZone, you and your advisor can evaluate in real time how changes in certain elements such as income requirements, retirement age, portfolio composition and health care costs will affect your overall situation.

In addition to MoneyGuidePro, our advisors have access to more than 20 calculators on topics such as retirement, college, and investment performance. These help our advisors run timely, snapshot reports that can help add perspective and insight to a specific question or challenge.

We empower our advisors to work with you on your terms. Come see for yourself what the Benjamin F. Edwards client-first difference can mean for you and your investment plan.

