

# Getting financially organized.

If you're not sure what you have, then how do you know it's perfect?

## When asked about where you are currently with your finances, do you know...

- How much you save every year?
- How much you have in the bank?
- How much insurance you have in place?
- How much you have remaining on your home mortgage?

Too often the answer is, "I don't know." So how can you be moving forward in pursuit of optimal financial outcomes when you're not really sure what you have or more importantly how it all fits together?

## What kind of financial disadvantages could I face by being disorganized with my money?

- Not saving enough
- Not having the proper protection in place
- Not having enough short-term liquidity
- Overpaying taxes
- Taking too much risk
- Having a mortgage payment that's too large

It's the not knowing that leads to these types of financial hurdles. It's important to always have a clear and updated view of your finances.

## The Living Balance Sheet® technology helps you to stay organized, by allowing you to:

- Know how much you save every year
- Connect your accounts and have updated account values daily. You will be able to see how much your



mutual fund is worth and how much you still owe on your car — all in one place

- Have an electronic vault to store important documents like tax returns, investment statements and insurance policies
- Establish alerts so that you'll be reminded to review your will, update your insurance portfolio and to check-in, if cash balances or credit card balances go too high or too low

All of that and more is part of what The Living Balance Sheet® experience amounts to. Working with your financial professional, you'll learn how big your house should be, how much insurance to have, how much you should save and gain financial guidance that will help you reach your financial goals.

Commit to getting organized. It's the crucial first step to see exactly where you stand financially and make improved financial decisions. We can help you get there.