IT WASN'T *by accident*

Life can be complicated...

Family. Friendships. Career. Health. Investments.
Kids & grandkids. College. Home. Nest Egg.
Vacation. Money. Retirement.

It often doesn't feel like there are enough hours in the day to stay on top of all of your commitments, let alone worry about how to plan for your future.

Putting all the pieces together to get from where you are now to where you want to be can seem like an impossible task. What do you want? When do you want it? Are you forgetting anything? Are you prepared for life's speedbumps and inevitable ups and downs?

In many ways your finances are interwoven with much of your life. Many of the decisions you make are measured by your ability to afford what you want to do or choosing based on a particular cost level. You want the best for you and your family, but you need to weigh that against what you see for your future while allowing for the unexpected.

That's why it's important to have a plan, a road map that can help you stay on path to your destination. Because you don't get there by accident.

And having a trusted resource to help you put it all together can be invaluable.   That's where we come in....

...when you don't have a plan.

Northeast Planning Associates

We help you plan for

Without a plan, it is nearly impossible for you to set, pursue, and reach your goals. We believe everyone – regardless of their level of wealth—needs a financial plan that integrates all elements of their finances.

Whether you are just getting started planning for retirement or have already built a nest egg, we can help you develop your own personalized roadmap designed to help you understand where you are today and what you need to do in the future to accomplish your goals.

RETIREMENT PLANNING

Typically, clients planning for retirement are less focused on taking risks and more focused on managing and preserving their wealth, while working to create a predictable income stream for retirement. We seek to identify opportunities for building a consistent income that will last through retirement and help you determine when you may be able to retire.

INVESTMENT MANAGEMENT

We believe that a diversified and flexible investment portfolio tailored to your unique situation is essential for pursuing financial goals. In creating your investment portfolio, we help you understand the balance between risk and reward.

ESTATE PLANNING

The financial side of estate planning is often overlooked and can have a significant impact on your family. We can assist you in articulating your estate planning needs, and coordinate the work of other professionals who may be needed, including attorneys and CPAs.

COLLEGE PLANNING

Many families and couples may want to help pay for their child or grandchild's future college tuition. We can help you balance these needs with your retirement planning goals and evaluate educational plans, such as a 529 plan, that allow you to simultaneously save and plan for your retirement.

INSURANCE ANALYSIS & PLANNING

Without the right type of insurance to protect your assets, you could be leaving yourself vulnerable. We help you determine what type of coverage is appropriate for your circumstances, including life, long-term care, and disability insurance options.

the future you want... and deserve.

At Northeast Planning Associates, we created a planning process that provides you, the client, with a comprehensive plan tailored to your specific goals, aspirations, and dreams, using our knowledge as financial advisors, the support of our affiliated partners and collaborating with your other professional advisors.

We create the plan with you: your input and understanding is critical to each step along the way! This ensures that your specific situation and requirements are understood and reflected in the structure and maintenance of your plan.

UNDERSTAND & DEFINE

In many ways this is the most important part of any planning process. We need to understand and explore your life priorities, requirements, and goals, from both a financial and a personal perspective. This part of our process is integral to making appropriate recommendations that will form the unique, personalized plan we will design and present to you.

DESIGN

Based on your financial situation, objectives and priorities you provide to us through documentation and discussion, we identify investment strategies and products for an overall plan structure that creates a path to your personal goals.

RECOMMEND

We present our recommended strategies to you and together we shape your plan, reviewing and analyzing presented options, and weighing your input and preferences. This forms the structure of your plan and gives us what we need to implement it.

IMPLEMENT

Once you agree on your plan design, we proceed with the necessary changes to your existing accounts and investments, open new accounts or purchase other investment products as necessary to implement your financial journey.

MONITOR & COMMUNICATE

Your plan is now in place and working for you, but it doesn't end there. We monitor it; we suggest changes, as needed due to shifts in your life priorities or circumstances, the market, or the economic environment; we will keep you up-to-date on opportunities or changes that you may want to explore. We will meet with you periodically to review your portfolio and plan. In addition, we are always available to answer questions or concerns. There will be periods of time that not much changes in your life but we recognize that life events happen and when they do, we are there to support you and adjust your plan accordingly.

At Northeast Planning Associates, we maintain a professional level of fiduciary care and objectivity in all that we do. To get started on your financial path, contact us today.

We have the Team

BRIAN W. HEFFERNAN, CFS, RFC® - FINANCIAL PLANNER

Brian Heffernan understands that each client's needs are unique, and that not every client's vision for their future can be addressed with the same solution. Brian helps clients organize, streamline and simplify the important pieces of their financial lives. He strives to give them the assurance that comes with having a trusted partner and a tailored plan in place to help connect their money to their lives. This allows them to pursue their life goals with confidence.

508.281.0290 | BHEFFERNAN@NORTHEASTPLANNING.COM

TRACY JEAN - ADMINISTRATIVE ASSISTANT

In her role as administrative assistant, Tracy processes client paperwork, handles marketing and client communication efforts, and manages Brian's calendar. Tracy is a key member of our team and she's always ready to help. Prior to joining NPA, Tracy worked 20 years as a manager with a national retail pharmaceutical corporation. She also has experience in the bookkeeping field. She holds a BS in Business Management with a minor in Communications from Plymouth State University.

603.471.0900 EXT. 226 | TJEAN@NORTHEASTPLANNING.COM

MATTHEW H. EATON - DIRECTOR OF CASE DEVELOPMENT

Matthew H. Eaton, CLU, ChFC, CFP®, has been with Northeast Planning Associates for more than 30 years, joining NPA in 1980. During his tenure with NPA, Matt helped develop a sophisticated retirement distribution and asset allocation model incorporated into a recognized financial planning software program. In his role as Director of Case Development, Matt assists our clients with estate and charitable planning, business succession planning, and executive benefits.

603.471.0900 | MEATON@NORTHEASTPLANNING.COM

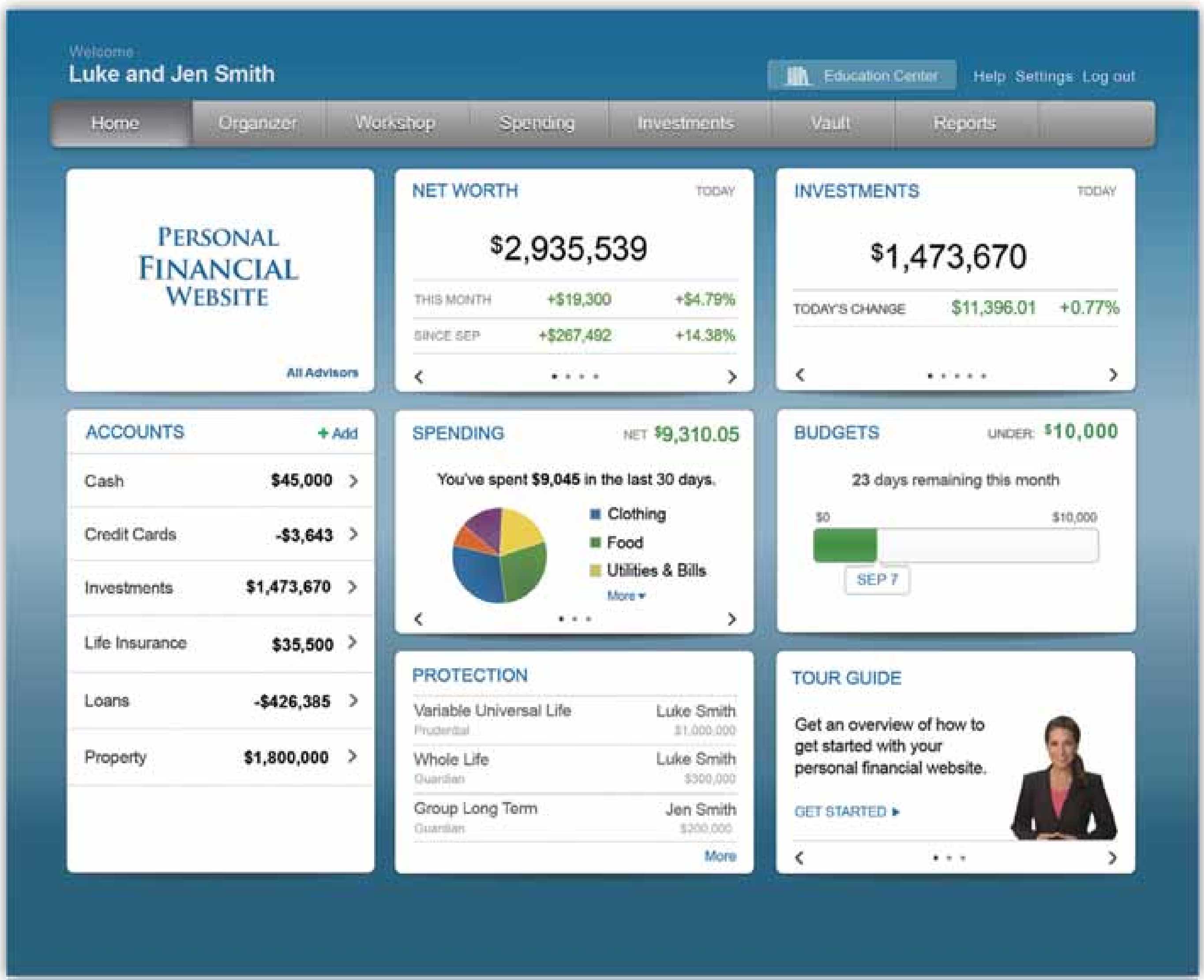
ANDREW T. DOUGHTY - FINANCIAL PLANNER

Andrew T. Doughty, CFP®, joined Northeast Planning Associates in 2013 after five years supporting successful financial advisors in Massachusetts and Florida. He brings great knowledge and a thorough understanding of both the financial services industry and the challenges advisors face. Andrew provides technical support and financial planning services to the firm.

603.471.0900 | ADOUGHTY@NORTHEASTPLANNING.COM

We have the Tools

Our comprehensive planning approach utilizes the latest in financial planning tools. Imagine accessing every aspect of your financial life from a single organized and secure location.



For illustrative purposes only. Your results will vary.

We provide clients with a secure web portal to safely store important financial documents so all of your information can be at your fingertips in minutes: tax returns, wills, trusts, healthcare paperwork, and more are held on a safe, protected server that is accessible from anywhere.

This allows you to get connected with everything you own so you know what everything is worth. If you don't know, you should. If you want to know, you can.

Northeast Planning Associates, Inc.

5 CRYSTAL POND ROAD · SUITE 100 · SOUTHBOROUGH, MA 01772
(508) 281-0290 · BHEFFERNAN@NORTHEASTPLANNING.COM
WWW.BHEFFERNAN.COM