

# CREATIVE FINANCIAL SERVICES

## INTRODUCING OUR TWO HOUR FINANCIAL PLANNING WORKING SESSION FOR \$360.00\*

This is a real working financial planning session. It is ideal for those who do not want the conflicts inherent in commission based planning and do not want the expense of a complete written plan. For 120 minutes or less you control the agenda. We will discuss your financial planning problems. It will be my job to give you as much information as I can during your two hours. It is your job to take notes.

### Here are some examples of what we can do:

- College Savings Plan
- Retirement Cash Flow
- Life Insurance Review
- Investment Asset Allocation Review
- Mutual Fund Basics
- Evaluation of your 401(k) Plan
- Review Of Your Early Retirement Offer
- Discussion Of Lump Sum vs. Lifetime Annuity
- IRA Required Minimum Distributions
- Tax Effect Of Selling A Large Appreciated Asset
- Advantages & Disadvantages of Trusts
- Whatever You Want To Discuss



Obviously I cannot prepare an elaborate written financial plan in two hours and we probably can't go into more than one, two or three topics. However, this is ideal for those who have one or two financial concerns and need immediate, unbiased and accurate information. When you call to make your appointment just let me know what our two-hour meeting will be about. If you need to bring anything, I'll let you know so we will be ready to get immediately to work as soon as you arrive. The two-hour working session is exactly that - you and I get right down to business and arrive at workable solutions to your financial concerns.

If you feel two hours isn't enough then we can schedule additional meeting(s).

Regardless of the level of service you need, call me today at **262-780-0870** for an appointment so that I may help you with your financial planning needs.

Fee  Only FEE ONLY FINANCIAL PLANNING & INVESTMENT ADVICE

\* Present hourly rate of \$180/hour