

Build Your Bridge

to a Stable Financial Future

Never before has strategic long-term financial planning been more important than it is today. Investing and taxes are becoming more complex every year. Education expenses and health care costs are increasing and unpredictable. Longer life expectancies mean baby boomers will enjoy more retirement years, requiring more savings to meet their needs. A professional financial planner can help you build the support you need to get safely from today to tomorrow.

Planning for your future requires careful examination of three basic questions: Where are you today? Where do you want to be? And how can you reach your destination?

Closing the gap between where you are and where you wish to be is only made possible by a strong, safe bridge, and it's never too early to begin construction.

Preparing the foundation

Preparing the foundation for the bridge to your financial future involves organization and homework. It's the kind of task that often gets put on a "to-do-when-ever-I-get-around-to-it" list — which eventually gets buried and forgotten. That's where a financial advisor enters the picture. This is a person you can trust to guide and counsel you through this process and help you fit it into your busy schedule.

"We carefully review your financial history, thoroughly discuss your needs and goals and recommend financial plans tailored specifically to you," explains Lloyd Lowe, principal of LD Lowe Sr. Financial Advisory, an independent practice based in Frisco.

Here are some of the areas you will address during the foundation phase:

- *Determine your short-term and long-term financial objectives. You must have a destination in mind before you can begin the journey.*



7651 Main St. Frisco, TX 75034

helping people reach financial wealth

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- *Know your net worth (assets versus liabilities).*
- *Evaluate your credit worthiness. Get copies of your credit report and study them carefully for accuracy.*
- *Create a realistic budget. Track your spending and make saving a priority, regardless of how much you can commit to saving right now.*
- *Determine your family's future education needs.*
- *Assess your insurance needs, including disability, long-term care, property/casualty, health and life.*

Creating the plan

Once you've pinpointed your desired destination, it's time to create the plan that will help you reach it.

Remember: Just because you may be able to buy the materials to build the bridge yourself, you don't have to design and build it alone. You need an architect to ensure it is built to the highest standards.

In financial terms, your plan will include the "how-to's" for minimizing tax exposure and investing for growth. In the U.S. alone, there are more than 10,000 different mutual funds to choose from. Throw in the assortment of international funds, plus the natural fluctuations in national and international economic conditions, and making the best choices becomes even more difficult without the guidance of an experienced professional.

"Since advising you is our profession — not a hobby — we have access to specialized research, comprehensive performance data and other tools to assist in helping you achieve your financial goals," Lowe says.

Historically, investors who have worked with a financial advisor have significantly outperformed "do-it-yourself" investors.

Maintenance and repair

We've all seen the sad result of once-majestic bridges that have fallen into disrepair and are no longer safe or functional. They may have been well-built, but without ongoing maintenance and repair, they were destined to fail.

Likewise, a financial plan's safety and functionality must be reviewed, analyzed and updated on an ongoing basis. Has something changed to cause the demands on it to exceed the limits of the original plan? Are its safety requirements still in place and adequate to provide the necessary protection?

A true financial plan organizes all of the necessary components and is updated yearly, notes Lowe. The maintenance phase of your plan includes:

- *Saving for unexpected events*
- *College planning, and teaching children to be self-sufficient as they mature*
- *Building sufficient assets to support the bridge throughout your lifetime*
- *Estate planning, including your will and collateral materials (power of attorney, durable power of attorney, physician directive, guardianship documents).* Think of this step as providing directions to the maintenance and repair crew that ensures your bridge is safe for the next generation, allowing you to transfer the bridge to future users in the most efficient way possible.

For professional, independent guidance to help you map your investment strategy, contact LD Lowe Sr. Financial Advisory. It's the first step in developing a long-range plan to suit your current and desired standard of living, risk tolerance and stage of life.