Morgan Stanley

What's *Your* Financial Plan?

by The Channel Marker Group at Morgan Stanley

Are you on the right track to achieve your financial goals?

We can help you figure that out. Our financial planning process begins with a discussion of your goals.

What would you like to achieve financially, both in the short term and in the long term?

What steps have you already taken regarding your finances?

Is the way you're currently invested consistent with your goals?

What changes to your finances might help you better achieve your goals?

The more detailed our discussion is, the more accurate your financial plan will be.

Our goal is to create a written financial plan which will address some of the following issues for you:

What are your assets, liabilities, and net worth?

What is the portfolio value of your various investment accounts and how are they invested?

How much risk are you taking with your portfolio?

How is your portfolio likely to perform under different market scenarios?

How much money will you likely spend each year before and after retirement?

How will you fund your retirement? What will your sources of income be? A financial plan will project money flowing in during retirement, including Social Security, money flowing out for spending, and the potential growth of your investments.

One of the beautiful things about creating a financial plan is our ability to ask **what if**?

What if you were to invest more aggressively or more conservatively? A financial plan will show you different possible portfolios and help you weigh risk vs reward.

What if you retire at age 65? **What if** you retire at 62 or 70? How will your retirement age affect how much you can spend each year?

Are you better off beginning to collect Social Security early or late? **What if** you begin to collect at age 62? **What if** you wait until age 70? How does this decision affect your financial picture?

What if you sell your business? Or your house? Or if you come into an inheritance? How should you invest the proceeds? **What if** you spend more, or less, per year than was assumed? **What if** you buy your first home? A financial plan is not just useful in retirement planning; it can be used by younger clients to achieve short term goals. This is just a sample of the type of financial planning discussion we regularly have. Each person's situation is different, so the discussion will vary from client to client. Your financial plan will be personalized for your needs.

Our team, The Channel Marker Group, has helped many clients plan and successfully achieve their goals. Michael Zahn, Sarkis Shirinian, Esther Fishman, Paul Shirinian, Greg Shirinian and Kerry Drivanos have years of experience and a variety of tools to help you create a financial plan. We look forward to working with you.

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