

# The Financial Advantage

## 8 Risks to Financial Success

- Higher Taxes
- Inflation
- Rising Cost of Health Care
- Investment Volatility
- Social Security Risk
- Lack of Trust
- Complacency with Status Quo
- Lack of a Strategic Plan

*Are any of these risks a concern of yours?*

Our firm utilizes a unique approach designed to help you overcome the 8 risks you have to financial success and a secure retirement:

**1** We will take the time to listen and understand your goals and concerns.

**5** We will provide you with an open platform of insurance and investment products.

**2** We will help you analyze and understand the cash flow impact of your decisions.

**6** We will help you plan for financial emergencies.

**3** We will fully disclose how we are compensated.

**7** We commit to providing you the same advice we would expect to be given.

**4** You will be given time to ask questions and to think about your options.

**8** State of the art investment and retirement tracking with your own personal website.  
(Where appropriate).



**RETIREMENT STRATEGIES  
OF MICHIGAN**