

...Life Planning

- *What's the difference?*

Financial Planning is about crunching numbers, and financial tactics and products that will meet financial objectives.

Life Planning is about your life. It's about creating a satisfying and fulfilling vision of life, and then discovering how best to achieve that vision.

- *What is your vision of the things you want to have and do in life?*

What are your **wants**—the homes you'd like to live in, the vacations you'd like to take, the cars you'd like to drive—and your wants for your family and career?

You have wants regardless of age or wealth. You may be retired, but want a great education for your grandchildren. You may be wealthy, but have legacy-planning wants.

- *Will you achieve your wants? Will your current actions be effective?*

Which actions will be most **effective** in helping you close any “gap” between the way things are today and how you want them to be in the future?

- *Which actions would suit you best?*

Why should anyone *ever* presume to make decisions **for** you? With Life Planning, you participate in every step of the planning process. You align lifestyle decisions with effective financial-planning tactics that **suit you**.

Life plans are about your vision your way.

Bill Smith

CFP CLU CH.F.C



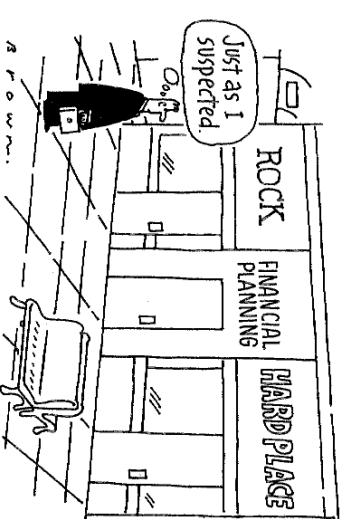
Bill lives in Toronto with his wife Sue, and their son Bill Jr., and has been a financial advisor for the past 10 years.

- -
 -
 -
 -
 -
- ABC Financial Services Inc.**

ABC Financial Services Inc. is a national company that

-
-
-
-
-
-

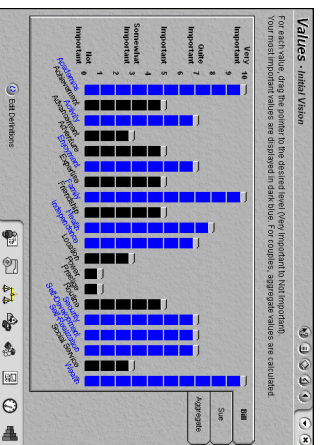
This is



Financial Planning...

Now there is...

The Life-Planning Process



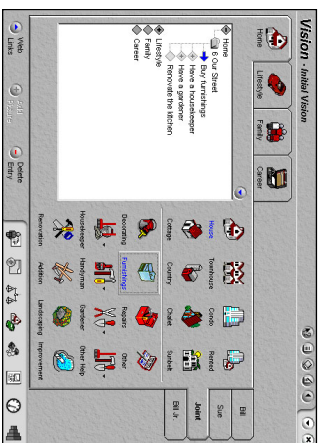
At ABC Financial Services Inc., we use a proven life-planning process that reliably delivers results consistent with our mission statement.

Values

What are your most important family values? They largely determine what you want in life. Life plans begin by asking you to prioritize your most important family values.

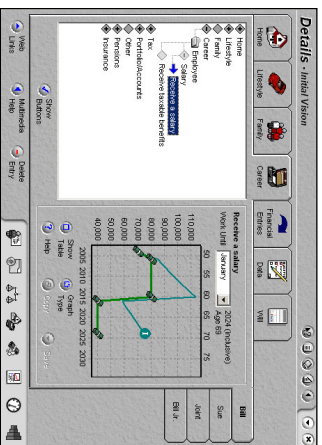
Vision

What are the things that you have and do now, and would like to have and do in the future? Life plans help you clarify your vision of life in four areas: home, lifestyle, family, and career. Life plans recognize that your immediate wants are just as important to you as your long-term planning needs.



Details

When do you want to have and do things, and what do you think they will cost? Life plans let you attach details to your vision exactly according to what you want. For example, you can model semi-retirement and a less active lifestyle as you age. You also enter current financial facts such as RRSPs.



Solutions

Will your current actions achieve your wants? Life plans provide a complete financial forecast. To learn what effective actions you could take, you use advanced life-planning software to model and compare “What if?” scenarios. You can try out lifestyle options, and financial- and legacy-planning tactics, and customize your plan based on your values and attitudes.

What should I expect from a life plan?

No one knows exactly what result you’ll get. You can imagine the future that you want, but no one can assemble all of the intricate pieces of the puzzle. Only computers can.

To create your life plan, we use advanced life-planning software to uncover what you will need to do to get what you want.

But I already have a financial plan.

Was it was created by an advisor for you? Does it focus on financial-planning tactics? A life plan is created with you, and blends lifestyle decisions with financial-planning tactics. In the long term, lifestyle decisions usually have the greatest impact.

Why haven't we talked about this before?

Life plans have only recently been possible. They are created with advanced life-planning software, which require today’s computer-processing power.

If I'm interested, what's next?

When you go to a restaurant, you have no idea if you’ll enjoy the meal. All you can do is read the menu. This brochure is like a menu—all it can do is describe the life-planning process. Because it’s a new way of planning, you can’t tell if you’ll “enjoy the meal.”

I invite you to try the first part of the life planning process for yourself. We’ll meet for 45 minutes to do the Values and Vision exercises. Based on your own experiences, you will be able to decide if a life plan will be of value to you.

