



When do you need a financial advisor?

(THE ANSWER... YESTERDAY!)

Money management is complicated and it won't get any easier.

When you get your first real job, money management is relatively simple. You pay your bills, put aside a little fun money, and if you are smart... you save what is left. Easy!

In time, you meet your life's partner and suddenly there are two incomes to consider, two lives. You start looking for a home, which brings along mortgage and insurance considerations. And you also start thinking about the *what ifs* in life. How would we weather unexpected challenges, like losing one of our incomes, or both? And the notion of retirement although still a distant thought, is nevertheless a true down-the-road concern.

Next, you may add children to your life. Medical insurance becomes a bigger challenge. How do you use a Health Savings Account to save for future health care needs? How will you help your children with college and how much debt will they need to take on? And, now the retirement thoughts start becoming more prevalent. Your money management is no longer easy... it is officially getting complicated!

The day comes that retirement is no long an eternity away, but at your front door step and the million-dollar questions are: *Can you retire? Did you save enough to live the way you want? What retirement and tax mechanisms are right for you and your partner?*

THE BENEFITS OF A GOOD FINANCIAL ADVISOR

Your financial advisor can help you with the daunting number of financial questions at each stage of your life. Whether you are starting your first job or in your later years, your financial advisor can provide the expertise and resources to guide you through all of these very complicated, but real life decisions.

29%
MORE WEALTH

A STUDY BY MORNINGSTAR FOUND THAT ADVICE FROM A FINANCIAL ADVISOR CAN ADD 29% MORE WEALTH THROUGH RETIREMENT.¹

70%
ON TRACK OR AHEAD

JOHN HANCOCK RETIREMENT PLAN SERVICES ALSO CONDUCTED A RECENT STUDY AND FOUND THAT 70% OF THOSE WHO WORK WITH A FINANCIAL ADVISOR OR PLANNER ARE ON TRACK OR AHEAD IN SAVING FOR RETIREMENT.²

1. Alpha, Beta, and Now...Gamma Morningstar 2013

2. The 2015 John Hancock Financial Stress Survey was commissioned by John Hancock and conducted by Greenwald and Associates. The data is exclusive to the experience of John Hancock's mid-/large market retirement plan clients.

MAKING THE FINANCIAL INDUSTRY WORK FOR YOU.

SIX CRITICAL VALUES A FINANCIAL ADVISOR MUST BRING TO YOU:

- 1 Organization.** *Bring structure to your financial life, by assisting you in getting your financial needs, wants, and plans defined.*
- 2 Accountability.** *Help you follow through on financial commitments, by working with you to prioritize your goals, show you the steps, and regularly review your progress.*
- 3 Objectivity.** *Bring insight from the outside to help you avoid emotionally driven financial decisions, by consulting at key moments of decision-making.*
- 4 Proactivity.** *Work with you to anticipate your life transitions and help you be financially prepared for them, by regularly assessing any potential life changes, and creating the action plan necessary.*
- 5 Education.** *Bring specific knowledge that will be needed to help you succeed in your situation, and explain your options and risks to facilitate your decisions.*
- 6 Partnership.** *Work together to achieve the best life possible for you, by taking the time to genuinely understand your background, philosophy and needs.*

WELLSPRING FINANCIAL PARTNERS CAN HELP.

Wellspring Financial Partners is dedicated to bringing all *six critical values* to you, our client. It is our core belief that our worth is measured on how well we help you reach your financial goals. From your initial game plan through your retirement years, Wellspring Financial Partners effectively combines a highly interactive relationship with clients to provide knowledgeable, professional planning and the best possible chance for financial success.

And this is how we do it:

- We *LISTEN* to you. We want to know your **unique** situation.
- We *PARTNER* with you to create a **personal** financial plan.
- We *IMPLEMENT* your investment plan with **low fee**, hugely diversified funds.
- We *MONITOR* your plan's progress and **manage** your investments.
- We *SUPPORT* you by providing **personal attention** to you.

Call Wellspring Financial Partners today to discuss your individual financial advising needs.

SLEEP
WELL

Let Wellspring Financial Partners help create your financial grand plan step-by-step. We will make the complicated financial decisions.... **EASY!** Sleep well at night by preparing for your financial future!