

Are You Future Ready?

The Mindsets Needed to
Prepare for an Uncertain
Future

Nicholas Cosentino

Are You Future Ready?

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The examples mentioned in this book are for illustrative purposes only. Actual performance and results will vary. These examples do not constitute a recommendation as to the suitability of any investment for any person or persons having circumstances similar to those portrayed, and a financial advisor should be consulted.

Are You Future Ready?

I believe that there is an untold story in America today. When I began my career as a financial advisor, financial planning was in its infancy. Twenty five years ago, the typical worker's experience was going to work for a large corporation and staying there your entire working career. The reward was certainty. People were provided with competitive pay and comprehensive employee benefits. Employers provided medical insurance, life insurance, disability coverage, a retirement savings plan [i.e. 401(k) or 403(b)] with a matching contribution, and most importantly, a retirement pension and retiree medical benefits.

Times have changed. Today, there is a transient workforce. People move around from company to company to obtain a bigger and brighter future. As such, employees never allow themselves to take full advantage of employee sponsored benefits i.e. pension plan (if available) or employer company match to their 401(k) or 403(b) due to a multiple year vesting schedule i.e. 3 to 5 years. Additionally, people postpone contributing to 401(k) plans because they are either not educated on retirement planning or they feel they do not have the funds to be able to contribute. This creates a great deal of retirement uncertainty.

Wealth needs to last well beyond your working years, which poses a daunting task. The reality is that it will take people their entire career, 35–45 years, to save enough wealth to last their lifetime. This means they need to start saving right out of college. The difference in the amount of wealth one can accumulate starting in their early 20s vs. their early 30s is staggering.

Let's look at an example. John starts saving \$10,000 per year at age 22 until age 62.

Assuming a modest 7% annual return, John will have accumulated approximately \$2.1 million.

In another scenario, Sam begins saving \$10,000 per year for his retirement at age 32. He saves for 30 years, assuming a 7% annual return, at age 62, Sam will have approximately one million dollars; half of what John accumulated.

You may be thinking that John and Sam are both set for retirement. Unfortunately, the reality is they are not. Let's assume your standard of living today is \$75,000 annually. Assuming a 3% inflation rate over a 30 year period you would need income of over \$180,000 in retirement. In order to generate that level of income for the duration of retirement, you would need more than \$3.5 million. There are many factors that have not been taken into account in our simple examples, including, tax rates, spending habits, financial markets conditions, and investment choices to name a few.

The good news is, everyone, including John and Sam can be future ready with the help of a financial advisor.

The eight mindsets I share with you in this book will provide you with the tools and guidance necessary for you to take action today to put yourself on the path to being future ready.

There will be challenges. More than likely, it will require change. If you truly want an alternate outcome, you need to embrace the change. Small steps and accomplishments will put you on the path to becoming future ready.

To Your Bigger Future!

Nicholas Cosentino

Your Future Ready Scorecard

Here's how to get the most from your scorecard.

While looking at each multiplier, see which of the four stages resonates with you most. Within that stage, there are then three scores to choose from.

A lower score would indicate an opportunity to develop that stage, a higher score indicates an opportunity to transition to the next level.

Do you have a weakness? Are you solidly entrenched in a stage? Or are you on the verge of moving to the next level?

The assessment offers a qualitative view, especially in column four where there is a significant difference between level 10 and 12.

If you are at point 12, you are completely focused and “in the zone” within that multiplier, whereas if you are at point 10, there is still plenty of room for improvement.

By grading yourself on a quarterly basis, you can make improvements in the quarter. You can assess your position, and then set objectives and focus for the quarter ahead.

Mindset 1: Planning	
You avoid planning as you don't feel it will benefit you.	1
	2
	3
You know you will benefit from planning, but procrastinate taking action. When you do take action it is typically in response to an event.	4
	5
	6
You have gained confidence through planning achievements. You review your goals and make adjustments to ensure a clear realistic outcome.	7
	8
	9
Your commitment to planning is paramount. You consistently strive and plan for what is possible via short, intermediate and long term goals	10
	11
	12

Score:	
---------------	--

People who score 1-3 **avoid planning as they do not feel it will benefit them.** This is a defeatist attitude that does not result in action. One saying I am fond of is, "People don't plan to fail; they fail to plan." When I was in the early stages of my career, seeking new clients, a common objection I heard was; "I'm not ready to retire. I'll give you a call back when I am." My response was; "Well, that's why I'm calling you today, to help make sure you are ready for when the time comes and you want to retire."

Too often, the objection to start planning is there is nothing that can be done to alter the current path. People tend to give up before they even start.

People who score 4-6 **understand that there are benefits to planning but procrastinate taking action. When they do take action it is typically in response to a life event.** People procrastinate because although they have the desire to change they do not know where to begin.

Many people act on advice offered from their friends and colleagues on what has worked for them. This is destined for failure. We are all unique, and what is important to one person may be entirely different for another and thus not effective planning.

People who score 7-9 **have planned effectively for their future and have built a solid foundation. They review their goals and**

make adjustments to ensure a clear realistic outcome. Thanks to proper planning, they are on a path to ensure they maintain their current lifestyle in their retirement.

People who score 10-12 **have a commitment to planning that is paramount. They consistently plan via short, intermediate and long term goals.** They look for ways to retire earlier than intended and to enhance their lifestyle during retirement. They utilize planning strategies to achieve these goals.

For more than 20 years I have been working with Bob and Debbie Smith. Over the course of our relationship we have worked together to create a transformative plan for their future. This level of planning allows us to implement a three-tier planning approach; short term, intermediate and long term. Each time frame impacts the others.

The first tier is short term goals, such as, savings for a new car or home repair, college savings for their two children and their personal retirement savings. When we think about the different ways to allocate saving we need to think about what is unique to each clients' situation. One aspect for Bob and Debbie is what to allot per year to their children's college accounts. Since their children are four years apart in age the amount varies from year to year per child based on current age and number of years before entering college and current account balances.

The second tier is interim savings. This is when we plan for investments; whether they want to invest in a second home, vacation property etc. Bob wanted to make sure that his mother was well taken care of so they purchased an investment property for her to live in during her retirement years. This property gave them peace of mind for his mother and became a valuable asset for the future.

The third tier is long term. This is when we start planning for the future. What do they want to do after retirement? Do they want to retire early, have a second career, or both? This is also an opportunity to look at wealth protection and transition planning. Bob and Debbie's long term goal is to transfer their wealth to their children. Bob and Debbie want to ensure their children are well taken care of and ensure their wealth will be transferred smoothly and is well protected.

This type of dynamic planning occurs over time. Bob and Debbie have considered their options for long, intermediate and short term goals and together we have established a path to help maximize their overall success.

Mindset 2: Accumulating Wealth	
You do not have a savings plan and spend beyond your means. You are in debt and live paycheck to paycheck.	1
	2
	3
You are inconsistent with your savings and do not follow a plan. Therefore, you are not saving properly and achieving your savings goals.	4
	5
	6
You utilize proper savings tools for each of your goals and have a strong commitment to saving monthly and making necessary adjustments.	7
	8
	9
You have taken the necessary steps to achieve your future wealth goals. You are now in a position to give to your family and community	10
	11
	12

Score:	
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People who score 1-3 **do not have a savings plan and spend beyond their means. They are in debt and live paycheck to paycheck.** At times, people avoid thinking about their future because they feel helpless.

People who score 4-6 **have inconsistent savings and do not follow a plan. They are not saving properly, nor achieving their savings goals.** Sometimes people have the best intentions in regards to saving; however they find it difficult to do so each month.

For example, sometimes people put money into their retirement plans with their companies, but then they fail to actually save money for their children's education. When the time comes to send their children to college, they end up using their retirement savings. This behavior negatively affects the security of their future.

People who score 7-9 **utilize proper savings tools for each of their goals and have a strong commitment to saving monthly.** When savings are done properly it gives people confidence to stay on track and meet their goals.

People who score 10-12 **take the necessary steps to achieve above and beyond their wealth goals. This makes it possible for them to give to their family and community.** People who fall into this category have motivations that go beyond their own wealth. Their goal is to not only accumulate enough wealth for themselves,

but enough to give to people and organizations that are important to them.

Over the past 14 years I have had the pleasure of working with Daniel Walsh. From the beginning he has had two consistent goals: to ensure that he is able to create a high level of financial freedom for himself and to ensure his brother, who has special needs, is able to live comfortably. Daniel has developed excellent money habits. He has a high level of respect for how to save and spend money. Daniel adopted my favorite philosophy which is pay yourself first. Savings is what you do at the beginning of your paycheck, not the end.

Daniel had a modest income throughout his career. For him it was not about how much money he made it was how much money he could save.

Mindset 3: Seeking Advice	
You have preconceived notions and are skeptical of other peoples' advice.	1
	2
	3
You spend time researching on your own. You do not seek professional advice as you feel it is not necessary.	4
	5
	6
You recognize that professionals can provide the depth and scope of understanding you need. Sometimes you may seek advice to make decisions.	7
	8
	9
You place your trust in your professional relationships and consistently rely on them to give you guidance to make comprehensive decisions.	10
	11
	12

Score:	
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People who score 1-3 **have preconceived notions about seeking advice and are skeptical of other people's motives.** They are unwilling to listen to what others have to say. They will ask themselves, "What's the catch? What's in it for them?" Often times they are afraid someone will take advantage of them.

People who score 4-6 **spend time researching on their own. They do not seek professional advice as they feel it is not necessary.** They do not believe in hiring a professional for something they believe they can do on their own.

People who score 7-9 **recognize that professionals can provide the depth and scope of understanding needed to be successful. Sometimes, they will seek advice to make decisions.** They are knowledgeable and have a firm grasp on their plan, however they understand that professional advice will ensure they are making decisions that are in direct alignment with their core values.

People who score 10-12 **place their trust in professional relationships and consistently rely on them to give guidance in order to make comprehensive decisions.**

Advice seeking at this stage becomes multifaceted and comprehensive. People need to consult with multiple subject matter experts (i.e. legal, tax, and investment experts) to ensure that their planning is unified across the board.

I remember when I was a young man, my dad taught me how to change the oil and spark plugs in my first car. I became pretty handy at it, but today due to the increased complexity in cars, I wouldn't dare do anything more than put gas in my car and fill up the windshield wiper fluid. I hire a professional to service my car, and I get a routine check to make sure everything else is working as it should. The same holds true here, we seek advice from subject matter experts.

A phrase I like to use is, "you know what you know and you don't know what you don't know". Without help from a professional, you can only get so far, which means that you are not optimizing your chances of success.

I have been working with the Green family for over 26 years and during that time I have come to serve not only as their financial advisor, but as the organizer of subject matter experts to help them with tax, legal, and estate planning needs. I advocate for consulting with experts for each of the different aspects of their lives, as without the advice of someone in each field, the Greens could be mismanaging their wealth and assets.

It is very important for the Greens to have a smooth transfer of wealth between multiple generations. I had to consult with tax, legal, and estate planning experts in order to help maximize asset retention. If not done properly, there was a potential for oversight which would result in the loss of wealth in the process.

Mindset 4: Expecting the Unexpected

You prefer things to be simple and predictable. You do not plan for unexpected events and when they occur you fail to take action.	1
	2
	3
You try to avoid unpredictable situations that cause stress. When these do occur you make impulsive decisions that negatively impact you.	4
	5
	6
Your experience tells you that not all outcomes are certain and you seek out advice from your professional network when challenges occur.	7
	8
	9
Your life is complex and consistently planning for unexpected events is the norm. Via your network you can make the best possible decisions.	10
	11
	12

Score:

People who score 1-3 **prefer things to be simple and predictable. They do not plan for unexpected events and when they occur, they fail to take action.** They do not like change and do not plan for the unexpected. When these events occur, they panic and ignore the problem, hoping it will resolve itself.

People who score 4-6 **try to avoid unpredictable situations that cause stress. When these do occur, they make impulsive decisions that negatively impact the situation.** People do not want to plan for the unexpected because they do not like to think about unfortunate situations. When something happens and there is no plan in place, the impact of a hasty decision is far greater.

People who score 7-9 **know from experience that not all outcomes are certain. They seek out advice from their professional network when challenges occur.** Together, they are able to tackle events as they unfold. Decisions are made quickly so there is not a negative impact.

People who score 10-12 **have complex lives and consistently plan for unexpected events.** These individuals know that unexpected events will occur. They have contingency plans for several possible scenarios. With the help of their professional network, they are able to navigate through uncertain times and stay ahead of life's uncertainties.

When we think about expecting the unexpected we need to look at planning for events we don't even know are going to happen. Not an easy thing to do. You need to have well thought out plans and processes to be able to choose the path that best fits the event and having the capability to overcome any scenario that is presented. Here at Financial Foundations we have had to put our contingencies into effect to overcome the market volatility after 9/11 and then again during the great recession in 2008/2009.

Today we are dealing with regulations being imposed by the department of labor that have the potential to change the way the financial services industry operates. We have a contingency plan in place for if this happens and a second plan if it does not. Once we know the outcome we are able to swiftly implement to appropriate plan of action. A contingency plan allows you to minimize the negative effects of the unforeseen event, and allows you to take advantage of future opportunities.

Mindset 5: Building Relationships	
You are guarded and won't share private details about yourself as you see this as a sign of weakness.	1
	2
	3
You are reluctant to share personal details. You remain guarded, however; you will share the bare minimum if you see a benefit.	4
	5
	6
You share important details about your personal situation in order to create a connection with others.	7
	8
	9
You place trust in others to create meaningful connections. You rely on these relationships for advice that aligns with your core values.	10
	11
	12

Score:	
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People who score 1-3 **are guarded and will not share private details about themselves due to a fear of being judged by others.** They may have a hard time moving past superficial pleasantries and sharing personal information regarding their past or their current situation. These individuals will only be able to develop shallow relationships at best.

People who score 4-6 **are reluctant to share personal details. They remain guarded, but will share minimal information if they see a benefit from doing so.** Sometimes they will talk about a personal issue in the third person; meaning they say; "I have a friend who has this problem, and I was wondering, what advice you would give them?" This behavior is challenging when trying to develop a meaningful relationship because they are not committed to strengthening the bond.

People who score 7-9 **share important details about their personal situation in order to create a connection with others.** They understand that it helps no one to withhold information. They see the value in having meaningful bonds with others and are fully invested in their relationships.

People who score 10-12 **place their trust in others to create meaningful connections. They rely on these relationships for advice that aligns with their core values.** They communicate openly and freely within their

trusted relationships about the most personal aspects of their lives so that the bond can be mutually beneficial.

The most important thing to keep in mind when it comes to developing trusted relationships is that it is a journey. It takes a long time to develop the level of absolute trust that is critical for us to do our jobs.

Jennifer Bennett has been my client for almost a decade now. Through our work together over this period of time, the relationship that we have built is one of the closest that I have with any client. After a few years of knowing each other, Jennifer came to me in confidence and disclosed that she had been diagnosed with a life-threatening illness. She was scared, but determined to put a plan in place to secure her wealth so that whatever happened, her children would be taken care of. That was of the utmost importance.

Although this was a trying time for her, I was glad that she confided in me because it gave me the understanding of exactly what she wanted to do so that I could help to ensure her wishes would be carried out and that her children would be taken care of.

I feel honored and proud to be able to provide her with the advice necessary for her to make decisions that will not only benefit her, but her family as well.

Mindset 6: Adopting New Ideas	
Your fear of the unknown prevents you from moving out of your comfort zone and adopting new ideas which limits your capabilities.	1
	2
	3
You cannot commit to implementing new ideas due to the unknown. You use missed opportunities and hindsight to influence future decisions.	4
	5
	6
You cautiously adopt new ideas in order to grow and use that experience for confidence and validation to make decisions in the future.	7
	8
	9
You understand that new ideas are the cornerstone of growth. You actively pursue activities that have the largest impact on your life.	10
	11
	12

Score:	
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People who score 1-3 **have a fear of the unknown. This prevents them from moving out of their comfort zone and adopting new ideas.** They have no risk tolerance and do not act on advice given by a professional, because they like to keep the status quo. This behavior hinders the possibility of progress.

People who score 4-6 **cannot commit to adopting new ideas due to the unknown factor. They use missed opportunities and hindsight to influence future decisions.** They only make decisions based on proven past outcomes rather than take a chance on a new idea. They have a hard time with the concept of taking a risk in order to reap a greater reward.

People who score 7-9 **cautiously adopt new ideas in order to grow. They use that experience for confidence and validation to make future decisions.** They have a moderate risk tolerance. They understand that implementing new ideas is necessary for growth; however, they need to do their own research to validate professional advice prior to taking action.

People who score 10-12 **understand that new ideas are the cornerstone of growth. They actively pursue activities that will have a large impact on their lives.** These individuals have a high risk tolerance and pursue only those opportunities that have the greatest potential for a high reward.

As a business owner, I have to contend with many decisions on a daily basis. In order to achieve the highest multiplying effect on the company, I have established a leadership team to ensure our united vision is taken into account for each business decision. We make choices that support our mission and maximize returns. The reward does not always have to be revenue driven. A lot of times the payoff is a positive impact on client and staff experiences.

In 2015 we took a huge risk and opened a satellite office in Florida. This endeavor was a big risk not only financially but it had the potential to drain staff and deplete resources. The office was successfully opened and profitable. Even though we no longer have a need for an office in Florida, we have the capability and process to open a second office in the future.

It is that level of thinking and action taking that provides us with exponential growth.

Mindset 7: Securing Wealth	
You have limited capabilities and are only concerned about today. You do not take the necessary steps to secure your financial future.	1
	2
	3
You have the ability to plan for the near term and take the necessary steps to make these financial accomplishments.	4
	5
	6
You have the ability to manage near and long-term planning. You proportionately allocate resources monthly towards each of these goals.	7
	8
	9
Your abilities go beyond planning for yourself. You want your financial resources to support loved ones and causes after your lifetime.	10
	11
	12

Score:	
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People who score 1-3 **have limited capabilities and are only concerned about today. They do not take the necessary steps to secure their financial future.** They are strictly thinking about their lives in the short-term. Limited means and capabilities prevent them from looking too far into the future, which impedes their ability to plan ahead.

People who score 4-6 **have the ability to plan for the near term and take the necessary steps to make some financial accomplishments.** They have the ability to plan for necessary expenditures to maintain their standard of living, i.e. saving money for a new car, taking a vacation, or making a down payment on a home. Beyond sustaining their current lifestyle, these people do not have a strategy for their future.

People who score 7-9 **have the ability to manage near and long-term planning. They proportionately allocate resources monthly towards each of these goals.** They are able to allocate their financial resources as necessary, so that they have the funds to sustain their lifestyle. They are then able to allocate funds for emergencies, educating their children, and contributing to their retirement.

People who score 10-12 **have the ability to go beyond planning for just themselves. They want their financial resources to support loved ones and organizations after their**

lifetime. These people have the ability to accumulate wealth that will last beyond their lifetime. They plan to leave a legacy to their loved ones and to their beloved causes.

Securing wealth is not always about living an extravagant life; it is about utilizing that wealth to make positive impacts on others' lives.

I have been working with Mark for a quarter of a century. He is deeply invested in giving to his community. Early in life, Mark overcame a childhood illness, which instilled in him a passion for helping others. He has amassed enough wealth to last beyond his lifetime. This puts him in a position to utilize his resources to benefit as many people as he can.

Mindset 8: Focusing on the Next Generation	
You provide zero guidance, insight or resources to those who are important to you.	1
	2
	3
You are uncertain about your future so you shy away from giving guidance. You only do so when asked.	4
	5
	6
You want those closest to you to have a better life. You provide guidance and advice based on what has been successful for you.	7
	8
	9
You want to educate those closest to you and introduce them to the systems and relationships that have contributed to your success.	10
	11
	12

Score:	
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People who score 1-3 **provide zero guidance, insight or resources to those who are important to them.** They do not discuss their personal financial strategy with others. They did not receive any help and therefore do not feel it necessary to contribute to other people's success. They leave it up to each person to figure out things on their own.

People who score 4-6 **are uncertain about their future, so they are insecure about offering guidance to others. They only do so when asked.** They would not want to steer someone in the wrong direction, therefore they will not initiate a conversation about planning for the future. They do not discuss finances with their children to help set them up for future success.

People who score 7-9 **want those closest to them to have a better life. They provide guidance and advice based on what has been successful for them.** They want their children and loved ones to have a better lifestyle than they had; therefore, they offer insight regarding their achievements and their failures. They understand that learning from the past leads to a successful future.

People who score 10-12 **want to educate those closest to them and introduce them to the systems and relationships that have contributed to their success.** They want to help foster new relationships between their loved ones and those who have contributed to their

success. They understand that these relationships are critical to helping their loved ones to be successful in the future.

Paul, Cynthia and I have worked together for over 15 years. One of the most important aspects of Paul and Cynthia's plan was to develop a comprehensive estate plan to ensure their four children were taken care of.

Unfortunately, Paul was diagnosed with an illness and passed away quickly. The comprehensive estate plan we developed had helped with the smooth financial transition for Cynthia and her children. It also helped ease their minds during a very difficult time when they had to worry about their finances and how everyone was going to be taken care of.

Part of the estate included a trust for their children. We were able to transfer significant wealth to the next generation which helped ensure that they had enough money to educate themselves and begin their lives as independent adults as well as have funds to purchase a home and have some financial freedom.

How Being Future Ready Provides Financial Confidence

Being future ready gives people the confidence to live freely so they may enjoy life and all it has to offer, without worry and uncertainty, and without the possibility of becoming a burden on others. When people achieve financial freedom, they are then able to transform their current reality into their ideal future.

I have been working with my client Karen Anderson for 25 years. When I met her, she was around 25 years old and was the daughter of one of my clients. At this point, the relationship I had with Karen was superficial.

Then, the family experienced the tragedy of her father passing away about six weeks after he retired from his employer. Fortunately, I had done an estate plan for them and we were able to help make sure that her mother was taken care of.

Our relationship changed once Karen's father passed away, and she and her brother, Derek, had to get more involved with their family's finances. During that time, their mother was diagnosed with Alzheimer's, making the siblings caretakers. With each new challenge, they became more engaged in the relationship and became reliant on my advice.

My role in their lives continued to increase as new obstacles arose. Their mother passed away and shortly after that, Derek became disabled. Once again, Karen found herself acting as a caregiver to a member of her family. Then more than ever, she needed my guidance to help ensure the well-being of her family.

My relationship with the Anderson family has been a long journey, first as an advisor to the parents, and then transitioning to the children. Although at first Karen and Derek were hesitant to seek my advice, today I am a trusted sounding board for all aspects of their lives.

It makes me feel so good to be able to help people through personal crises and help allowing them to be financially confident and prepared for their future. Today, both brother and sister are financially secure. I'm thrilled I was able to help them move past the difficult times in their lives.

Everyone has something that they are dealing with. Our role is to help people figure out the right tools to be prepared for uncertainties and how to overcome challenges they are facing.

Planning can be done regardless of what someone's income is. When I meet someone for the first time, I am more concerned about who they are and what values they have than their investable assets. I want to work with people who want something more for themselves.

Our goal is to provide the best possible advice to people who seek it.

Whatever your circumstances are it is never too late to start.

How to Take the First Step to Becoming Future Ready

One of the things we've learned from working with clients is the key to success is being process oriented and driven. To help improve your score, I can share with you how Financial Foundations work with our clients.

The cornerstone to the success of our relationships is our process, the Personal Foundation Builder®. Each step of our process is designed to build confidence and make accomplishments.

Step one of our process is the First Interview Experience®. During the first interview we gather important information about our clients, including family details, current financial situation, and financial goals.

We seek to understand what is important to our clients and why. Our most important goal for this meeting is to establish a Personal Values Statement (a mission statement that speaks to why you make decisions based on what you hold most important in your life). This statement becomes the foundation for continued success.

Step two of our process is the Financial Foundation Assessment®. This is a comprehensive analysis, which incorporates the information gathered during our first interview. We will compile our client's personal values

statement, goals, milestones, dangers, opportunities, and strengths into a financial planning strategy.

Step three is the Personal Foundation Plan[®], which becomes a blueprint for the future. We create a snapshot of our client's current reality and model what accomplishments will be necessary in order to potentially achieve an ideal future.

Step four is our Financial Solutions Toolbox[®]. Once we have a customized plan, selecting the right tools for the job is essential. In conjunction with our portfolio services team, we utilize The Financial Solutions Toolbox[®]. This includes personalized tools identified to accomplish our clients' goals and move you closer to their ideal future one step at a time.

Step five is the Milestone Review Method[®]. Getting on track is important, but staying on track is paramount. We conduct a milestone review meeting every 6-12 months to carefully review all the accomplishments made for each milestone. As the relationship matures, this method allows us to make adjustments, celebrate achievements, and help ensure that our clients are on track to meet their goals.

The best way to get started is to visit our website at **www.Financial-Foundations.com**. We can also be reached on 508-620-1000 and my personal extension is 100.

Here's what to do next

Do you want to improve your score and adopt the necessary mindsets to prepare for an uncertain future?

Here's how to get started...

Step 1: Make the decision to engage in a relationship with a financial advisor.

Step 2: Learn more about who we are, who we work with and our process at **www.Financial-Foundations.com** or call us at **508.620.1000**.

Step 3: Schedule your First Interview Experience[®] and start your journey to achieving personal financial freedom.

Most people put off planning until there is a catalyst, but don't wait. You can take the first step to being prepared and it's easier than you think.

Securities offered through Commonwealth Financial Network[®], Member FINRA/SIPC, a Registered Investment Adviser. Advisory services and fixed insurance products offered through Financial Foundations, Inc., a Registered Investment Adviser, are separate and unrelated to Commonwealth.

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Your Future Ready Scorecard

Planning	
Accumulating Wealth	
Seeking Advice	
Expecting the Unexpected	
Building Relationships	
Adopting New Ideas	
Securing Wealth	
Focusing on the Next Generation	

Score:	
Date:	

For an online version of the Future Ready Scorecard, please visit www.financial-foundations.com

