Financial Planning For The Independent Professional

The Synergy Way Palash S. Islam 2014-11-04 This book should give you clarity about questions you should ask your financial advisor, and inspire confidence to allow you to find the right group of professionals to achieve financial success. You already know good financial advice is paramount in today's ever changing and fast paced world. There is too much information and the confusing part is not knowing which advice is best suited for your financial situation. If you have an advisor, how do you know whether they are properly qualified to give advice, and more importantly, whether they work for your best interests? Our success with High-Performance Professionals(TM) like athletes, surgeons and entrepreneurs, and the reason they are attracted to our systems and processes, is because they receive independent and objective advice from a Board Certified Financial Planner (CFP(R)) in all of the six areas of financial planning. After nearly fifteen years as a financial advisor to High-Performance Professionals (TM) I have found the financial services industry to lack transparency for the consumers. My goal is to share perspectives and questions so you can find the best advisor for you and your family. Too often the advisor's advice and behavior is dictated by their compensation model, and bad advice can cost you thousands of dollars in lost opportunities. We'll show you the model and infrastructure of a successful Client/Advisor relationship and how you can win financially. The Synergy Way(TM) is a holistic look at your financial planning needs. The six key areas of financial planning are: 1. Current Financial

Position 2. Risk Management with a Qualified Independent Broker 3. Investment Selection, Review and Analysis 4. Tax Planning and Working with a Qualified CPA 5. Retirement Planning and Income Strategies 6. Estate Planning and Engaging with an Attorney The information in this book is structured so it is easy to understand, yet informative so you can identify strengths and weaknesses in your personal financial situation. We will journey through how you can engage an advisor who not only has your best interests at heart, but you can easily identify whether they are properly qualified to give you high quality financial advice. Please note that since financial advice and strategies should be customized for each client, the book is focused on building a foundation of concepts.

Getting Started as a Financial Planner Jeffrey H. Rattiner 2010-05-21 There has never been more opportunity for financial planners--or more reasons for financial professionals to consider switching the direction of their careers into this lucrative field. Today's planners will cash in on the huge surge of baby boomers preparing for retirement in the decades ahead. And as the number and complexity of investments rises, more individuals will look to financial advisers to help manage their money. In the new paperback edition of this guide, Jeffrey H. Rattiner, a practicing financial planner and educator, provides a complete, systematic, turnkey framework for the aspiring planner to follow. Starting from the key question, "Why do you want to be a financial planner?" the author guides you through the development of an effective infrastructure and client management system for your practice. The many essential concepts are clearly illustrated with examples from practicing professionals. Throughout this handbook, Rattiner provides personal insights on how and why a planner must develop a solid understanding of client needs before building a comprehensive financial plan. Getting Started as a Financial Planner has everything one needs to know—from how to set up a practice and communicate with clients to how to manage investments and market services—in order to launch a career in financial planning and to attain success in this high-growth profession.

The Million Dollar Difference Anna Knight 2021-10-26 Meet the Williams and Jacksons. These seemingly identical Canadian couples started out from the same base. But one crucial choice will ultimately determine their futures. The first couple hired a financial planner, utilizing her suggested strategies to create millions of additional wealth over the do-it-yourself couple. As their divergent trajectories demonstrate, getting the right advice at the right time can make all the difference. A testament to the power of financial planning advice, The Million Dollar Difference will open your eyes to what's possible for you and your family. Written as an instructional tool, this book clearly illustrates how everyday Canadians can benefit from professional advice. Through the strategies and examples laid out, you will not only come away better equipped to find the right financial planner to assist you, but better informed about the myriad options available to help you secure your financial future, starting today. You'll learn insider tips on how to keep more money in your pocket, protect your assets, invest for retirement to drastically increase your retirement income, pay less in income tax today and into retirement, and finally ensure the maximum amount of your wealth gets passed on to the next generation. AN ABSOLUTE MUST READ TO ELEVATE your financial education and to truly understand the value of proper financial planning advice.

Investing Tips Grampa Taught Us Victor Eber 2001 With so many money management books on the market, I decided to write this book from the perspective of two of my grandchildren. In 174 pages adorned with cartoons and other graphics, I try to offer guidance on money and markets in a style devoid of jargon. There are no short, easy methods for doubling your money. The book is, however, a road map to help traverse today's baffling financial highways. My investing ideas, drawn from 45 years of money management and teaching experience, are keyed strictly to a get-rich slowly strategy. Stockbrokers may not like the strong warnings aimed at not-so-independent advisers. Stock investing is my investment of choice with a dedication to fundamental valuation for long-term investing planning today for financing young children's education as well as retirement planning for adults. My dedication to stock investing stems from statistical comparisons compiled by a leading research firm which shows over a 68 year period, stocks have outperformed bond, Treasuries and bank CD's by wide margins. For most, my best bet is to invest in well-chosen, no-load mutual funds. Hold for the long term, put in a fixed amount periodically and do not withdraw dividends. That's my strategy.

The Complete Idiot's Guide to Success as a Personal Financial Planner John P. Napolitano CPA, PFS, CFP 2007-12-04 Building a successful career in a red-hot field. Financial planning is one of the fastest growing careers in America today. Written by a veteran certified financial planning expert, this invaluable book tells aspiring and new CFPs everything you need to know about the certification process, setting up private practice, self-marketing techniques, client management and expansion, and much more. —Includes a comprehensive resource section

Finance for Dad R. A. Bridges 2016-05-03 FINANCE FOR DAD is about your financial progress through the different stages of your life. The book begins by inviting you to carry out an exercise that consists of the evaluation of your current performance in each of the areas related to your financial life, comparing it to a successful model. The results will allow you to discover both your strengths and those areas that need improvement. The six stages of your financial life: A.Childhood to youth (0 to 18) B.Professional formation (19 to 30) C.Family structure (31 to 45) D.Maximum development (46 to 55) E.Pre-retirement (56 to 65) F.Retirement (> 65) The text explores the seven financial areas you have to cope with, giving behavior patterns in each of them: 1.Basic financial situation: All aspects related to your income and day to day finances 2.Essential Assets: Your home, your car and other assets 3.Insurance: How are you managing your risks 4.Investments: Your investment portfolio 5.Retirement: Your retirement plan 6.Estate: When is the time to prepare your estate? 7.Taxes: How to manage taxes efficiently. Finally, the book provides financial models and simulators that guide you in preparing your personal financial plan. The outcome is the most efficient management of your economic resources, which will bring more happiness of both you and your family.

The Secrets of Successful Financial Planning Dan Gallagher 2018-09-25 Take charge of your finances with little-known advice from a financial expert. There are six interrelated segments to a complete financial plan: Cash & Budget Planning, Insurance & Risk Management, Tax Management, Retirement Planning, Investment Planning, and Estate Planning. What aspects of the financial plan require sophisticated planning by a professional, and what can savvy, well-educated consumers handle themselves? The Secrets of Successful Financial Planning empowers readers to take charge of their financial present and future, regardless of where they are financially, by presenting technical jargon in a way that's easy to understand. Here is sage advice and insider information known to the very few: Written for DIYers and those needing to select or understand advisors Useful for new savers up to mid-retirees 30 dramatic true stores of client triumphs and tragedies—no dull case studies Unbiased perspective is neither insurance nor investment skewed, and provides industry secrets Access via author website to customizable spreadsheets and more Here is sage advice and insider information known to the very few. For example, consumers buy more long-term care insurance than they need because their advisors are forbidden to show them alternative or supplemental strategies. They buy one large life policy when best-practice analysis usually would find need for two smaller, distinctive types. They get recommendations for annuity, insurance, and investment replacement, but how can they be certain the answers they get are unbiased? Author Dan Gallagher provides advice and counsel that will help readers set the stage for financial security for themselves and their families. He shares what you can do yourself and when you need a pro’s help.

A Financial Advisor's Guide to Independence Robert Hudson 2018-02 One of America's most prestigious wealth managers shares his journey and outlines the process that he uses to serve clients.

Succession Planning for Financial Advisors, + Website David Grau, Sr. 2014-06-23 This book is going to challenge you and everything you think you know about succession planning. For independent advisors, succession planning is quickly becoming the cornerstone to a strategic growth strategy designed to perpetuate their business and their income streams beyond their own lifetime, while providing a multi-generational service platform that attracts and rewards younger advisors. This makes succession planning one of the most, if not the most, important practice management tools in this industry today. As an independent financial advisor, now is the time to address the question of what will happen to your practice and your clients after you “exit the building.” In most cases, the answers are right in front of you. Thankfully, Succession Planning for Financial

Advisors: Building an Enduring Business has arrived to transform today's practices into businesses designed to endure and prosper and serve generations of clients. Learn how to create a "Lifestyle Succession Plan" that can provide a lifetime of income and benefits to the founder even as he/she gradually retires on the job Unlock the power of equity management – the best planning and building tool an independent advisor owns Learn how to attract and retain the best of the next generation to help you build a great business and to support your succession plans and care for your clients and their families Determine precisely when to start a formal succession plan and related continuity plan so that your business can work for you when you need it most Understand why succession planning and selling your business are completely different strategies, but how they can complement each other when used correctly 95% of independent financial service professionals are one owner practices. To the positive, these practices are among the most valuable professional service models in America. But almost all advisors are assembling their practices using the wrong tools – tools borrowed from historically successful, but vastly different models including wirehouses, broker-dealers, and even OSJ's and branch managers. Revenue sharing, commission splitting and other eat-what-you-kill compensation methods dominate the independent sector and virtually ensure that today's independent practices, if left unchanged, will not survive the end of their founder's career. It is time to change course and this book provides the map and the details to help you do just that. For independent practice owners and staff members, advisors who want to transition to independence, as well as accountants, attorneys, coaches and others involved in the financial services space, there are invaluable lessons to be learned from Succession Planning for Financial Advisors. Written by the leading succession planning expert in the financial services industry, former securities regulator, M&A specialist, and founder of the nationally recognized consulting and equity management firm, FP Transitions, David Grau Sr., JD, has created an unmatched resource that will have an enduring and resounding impact on an entire industry.

Personal Financial Planning G. Victor Hallman 1993 This guide to controlling and planning personal finance has been substantially updated and revised to reflect the latest changes in tax laws, new investment strategies, and advice on such topics as insurance, estate planning, and medical coverage. It presents strategies for setting financial goals and reaching those goals with intelligent and systematic investment strategies.

Client Psychology CFP Board 2018-02-21 A Client-Centered approach to Financial Planning Practice built by Research for Practitioners The second in the CFP Board Center for Financial Planning Series, Client Psychology explores the biases, behaviors, and perceptions that impact client decision-making and overall financial well-being. This book, written for practitioners, researchers, and educators, outlines the theory behind many of these areas while also explicitly stating how these related areas directly impact financial planning practice. Additionally, some chapters build an argument based solely upon theory while others will have exclusively practical applications. Defines an entirely new area of focus within financial planning practice and research: Client Psychology Serves as the essential reference for financial planners on client psychology Builds upon and expands the body of knowledge for financial planning Provides insight regarding the factors that impact client financial decision-making from a multidisciplinary approach If you’re a CFP® professional, researcher, financial advisor, or student pursuing a career in financial planning or financial services, this book deserves a prominent spot on your professional bookshelf.

Success as a Financial Advisor For Dummies Ivan M. Illan 2018-11-13 A must-have reference for financial advisors In step-by-step detail, Success as a Financial Advisor For Dummies covers how a current or would-be financial advisor can maximize their professional success through a series of behaviors, activities, and specific client-centric value propositions. In a time when federal regulators are changing the landscape on the standard of care that financial services clients should expect from their advisors, this book affords professionals insight on how they can be evolving their practices to align with the regulatory and technological trends currently underway. Inside, you'll find out how a financial advisor can be a true fiduciary, how to compete against the growing field of robo-advisors, and how the passive investing trend is actually all about being an active investor. Additionally, you'll discover time-tested advice on building and focusing on client relationships, having a top advisor mindset, and much more. Master the seven core competencies Attract and win new business Pick the right clients Benchmark your performance Start your own firm Brimming with practical expert advice, Success as a Financial Advisor For Dummies is a priceless success tool for any wannabe or experienced financial advisor.

Real Life Financial Planning for the Young Dental Professional Todd Bramson 2015-09-01 After the success of my first book, Real Life Financial Planning, I again teamed up with Marshall Gifford to write a new version specifically for young dental professionals. This is a valuable book for any dental professional who is looking to educate himself/herself about personal financial planning.

The Market for Retirement Financial Advice Olivia S. Mitchell 2013-10-31 The market for retirement financial advice has never been more important and yet more in flux. The long-term shift away from traditional defined benefit pensions toward defined contribution personal accounts requires all of us to be more sophisticated today than ever before. However, the landscape for financial advice is changing all over the world, with new rules and regulations transforming the financial advice profession. This volume explores the market for retirement financial advice, to explain what financial advisors do and how to measure performance and impact. Who are these professionals and what standards must they abide by? How do they make money and what are their incentives? How can one protect clients from bad advice, and what is good advice? Does advice alone effect changes in personal habits? Answering these questions, along with new technology that will decrease the delivery costs of advice, will play a transformative role in helping more households receive the quality financial advice that they need. Accordingly, this volume illuminates the market and regulatory challenges so as to enhance consumer, plan sponsor, and regulator decisions.

Bridging the Financial Gap for Dentists Larry Mathis 2011-06-01 Larry Mathis, CFP® has been working dental professionals for more than 17 years. His wealth of experience has enabled him to help simplify and improve the lives of dental professionals by inspiring them to implement financial strategies based upon what they value most in life! You've already chosen a great profession! Bridging The Financial Gap for Dentists will help you discover how to live your life based upon those things that you value most and encourage you to develop a financial strategy today to help you enjoy what you value to the fullest both today and in the future. Bridging The Financial Gap for Dentists is full of practical application techniques to help you maximize your wealth potential and avoid costly mistakes commonly made by dental professionals. Bridging The Financial Gap for Dentists will help you achieve your personal and financial goals in the time frame you are hoping for and it will give you simple steps that you can implement now to improve your immediate financial situation. If you have been wondering, "Does my financial planner really have my best interest in mind?" Bridging the Financial Gap for Dentist, will give you the knowledge to know whether you are working with a true financial professional or just another financial "sales person." "This is it! This is the key to successful financial planning! This is the key to staying out of debt! This is the key to accumulating wealth! This is the key to reducing financial stress in your life. Are you ready to start enjoying the fruits of your labor without eating every grape on the bowl? Read Bridging the Financial Gap for Dentist today!

Financial Planning for the Independent Professional Herbert T. Spiro 1978

Succession Planning for Financial Advisors David Grau (Sr.) 2014

Retirement Fail Greg Sullivan 2018-03-07 There are nine key reasons people fail at retirement—and they're not what you think. Are you working to avoid these major retirement fails? Every day, people just like you, people who have worked hard and saved carefully for retirement, make decisions that will eventually crack their nest egg. Just because you added to your 401(k) or IRA plan every year, invested wisely, and amassed significant savings, you are not necessarily home free. Ready or not, your decisions all along the retirement path can positively or negatively affect your financial future. In Retirement Fail, top financial advisor Greg Sullivan shares the insights he has gained over his thirty-five-year career in wealth management to help you identify potential pitfalls and learn how to safeguard your hard-earned retirement assets. Because, contrary to what most people think, it is not poor portfolio performance that usually busts your retirement accounts. Rather, it's the emotional decisions you make that can cause major problems. Whether it's buying a vacation home that is beyond your reach, subsidizing your adult kids to a degree that is ill advised, or passing on the umbrella insurance your advisor recommended, the choices you make have an enormous effect on whether you'll be able to enjoy the comfortable retirement you've dreamed about. Retirement Fail: Lays out the nine common hazards that trip up otherwise well-prepared retirees, encouraging you to think through your decisions and set a course aligned with your values and your ultimate goals Goes beyond traditional financial advice, using personal stories to illustrate how others have become mired in—or solved—these financial dilemmas Creates a valuable framework you can use to chart your path or begin conversations with your advisor, so that you can act to protect your financial independence The numerical side of financial planning is one thing—the far more difficult task is looking at the way the decisions we make impact our own future and those around us. Whether you are working with a financial advisor or are going it alone, Retirement Fail shows you the points you need to pay attention to and helps you figure out what your priorities are—and what tradeoffs you may have to make in order to achieve them.

The Regulation of Financial Planning in Australia Angelique Nadia Sweetman McInnes 2019-08-20 This book investigates the legitimacy of the current Australian Financial Services Licensee-Authorised Representative (AFSL-AR) licensing model, as specified in the Commonwealth Corporations Act 2001. The book rectifies the deficiency in scholarly attention to this matter by developing a new conceptualised framework for the financial planning discipline. It takes into account theories in agency, legislation, legitimacy and the independent individual regulatory regimes in other professions; thereafter integrating this framework with the financial planning theory to examine the legitimacy, or what was found to be the illegitimacy of licensing advisers via multiple third party conflicted commercially oriented licensees. This book makes a very useful reference to understanding financial planning licencing model in Australia.

Practicing Financial Planning Sid Mittra 1990

Retire Wealthy Eric D. Brotman, CFP® 2014-06-26 In his second book, Eric Brotman aims to arm you with the tools you need to achieve an independent and dignified retirement. Specifically, "Retire Wealthy" is designed... 1) To provide a financial literacy tool for you to learn the basics. 2) To motivate you to get on the path to financial independence and to have the tools you need to help make the journey a rewarding one. 3) To provide a process and various strategies you can use in doing financial planning and wealth-building on your own or with your financial advisor. (Would also like to see 1-2 testimonials on the back cover)

You're in Control Andrew J. Paladino 2017-03-06 From the Financial-Thought Leaders Series, You're in Control shares educational and informative insights about how conventional wisdom may be holding you back from achieving the retirement you've always wanted for yourself. The contributing authors are not media figures or financial journalists; they are active financial professionals who maintain independent financial planning practices throughout the United States. As a collaborative effort, this book shares with readers the real-life obstacles the authors have helped their clients to overcome. From taxes and investing to insurance and Social Security, this book provides the foundation to help you gain more control over your finances and retire with a greater level of confidence.

The Art of Practicing and the Art of Communication in Financial Planning Harold Evensky 2017-10-10 The Art of Practicing and the Art of Communication in Financial Planning is a rare collection of 80 essays on what constitutes the art of practicing financial planning and the art of communication in financial planning. The contributors represent

the best brains in the financial planning profession. The insightful articles will help planners to effectively use their technical skills toward ensuring their clients' financial success and well-being. The book can be used as a supplement to Practicing Financial Planning: For Professionals and CFP® Aspirants (12th Edition) published in 2016 by SAGE Publications.
Getting the Job Done Alan R. Leist, Jr. 2021-09-20 For many years, the world of individual finance was limited in scope to prosperous individuals working with stockbrokers to build their base of investment assets. Little attention, if any, was devoted to the development of a "plan of action" geared toward helping these people construct a program aimed at identifying and working toward achieving a set of specific goals. This publication is devoted to the financial planning process from the point of view of the practitioner. The needed background qualifications, licenses, technical training, and sales development initiatives are all covered in overview. These factors are then melded together with the steps involved in developing a robust, "stick-to-the-ribs" client base. To be successful in the financial planning profession, a combination of sales skills and the ability to transmit semi-complex technical information in an understandable format are essential. It is the planner's job to motivate people to take action on their financial lives. To do that often requires a gentle nudge or push. Planners are not really selling but rather counseling. At times, clients need this closing push and will be forever grateful to planners for their efforts. This publication is not intended to be all-encompassing but rather to provide some basic guidance as one enters or contemplates entering the financial planning field.
The Enduring Advisory Firm Mark C. Tibergien 2016-11-03 A guide for financial advisors who are ready to embrace new opportunities The Enduring Advisory Firm is a book for the forward-thinking financial advisor. Financial

advisement is traditionally a hands-on field, so few in the industry feel threatened by the shifting social and technological landscape. In this book, Mark Tibergien—routinely named one of the most influential people in the financial services world—and Kim Dellarocca make a compelling case for taking a closer look at technology and other big-deal industry trends in order to move the business of financial advice into the next stage of its evolution. Combining a facts-based approach with case studies and examples from the field, The Enduring Advisory Firm will ignite your imagination by demonstrating practical strategies for attracting clients and streamlining operations. Today's smart practice managers are focusing on emerging topics like the needs and expectations of the Millennial generation, mobile and interactive technologies, and growth planning. Responding thoughtfully to these trends, with the help of this book, could propel your financial advising business toward a more successful future. In-depth discussion of trends and forces that you can harness to reshape your financial advisement business Case studies and examples showing how to navigate the most difficult business decisions Innovative ideas for process improvement, more fruitful client interactions, and sustainable growth Tips and insight for attracting Millennial clients and talent by leveraging new technologies The Enduring Advisory Firm will inspire financial advisors, managers, and executives to branch out in ways that will lead to measurable growth. With a newfound focus on the evolution of your business, you might be surprised at where change takes you. In addition to providing RIAs with guidelines to help them succeed, all of the proceeds from this book will support the CFP Board Center for Financial Planning, a national initiative to create a more diverse and financial planning profession so that every American has access to competent and ethical financial planning advice. The Center brings together

CFP® professionals, firms, educators, researchers and experts to address profession-wide challenges in the areas of diversity and workforce development, and to build an academic home that offers opportunities for conducting and publishing new research that adds to the financial planning body of knowledge. Learn more at www.CenterforFinancialPlanning.org.

More Than Money Justin Castelli 2023-03-21 Despite an expansive array of financial planning tools, advice, and gurus, putting real financial planning into practice is deeply personal—and incredibly difficult. More Than Money: Real-Life Stories of Financial Planning is a collection of surprising and inspiring true stories that reveal how real clients applied financial planning to derive tangible results that changed their lives. These stories by award-winning financial advisors feature people from all walks of life—young and old, those in debt and those with great wealth—and a wide variety of situations, from designing a desired lifestyle to dealing with catastrophe. They show how well-thought-out, personalized, and high-touch financial planning can truly impact lives for the better. These leaders in a growing industry remind us that financial planning is more than dollars and cents—it is about resourcing dreams and improving lives in the near-term and beyond. Financial planning is More Than Money. Contributions from: Elliott Appel, Michael H. Baker, Vincent R. Barbera, Jordan Benold, Todd Bessey, Todd A. Bryant, Marguerita Cheng, Kevin D. Christensen, Christopher Clepp, Cathy Curtis, Shanna Due, Jessica L. Fahrenholz, Brett K. Fellows, Matt Fizell, Steven Fox, Melissa Joy, Michael Kelly, David Kuzma, Douglas M. Lynch, Kevin Mahoney, Andrew Martz, Stephanie W. McCullough, Dana J. Menard, Amar Pandit, Matthew G. Ricks, Jeffrey J. Smith, Nicola Tomlin, Simon A. Tryzna.

Kickstart Your Corporation Andrew Feindel 2020-11-03 A detailed look at financial planning strategies surrounding professional corporations for doctors, dentists, lawyers, business owners and other Canadian professionals. If you're a doctor, a dentist, a lawyer, or a business owner—virtually any type of professional in Canada—you strongly need to consider how incorporating fits into your financial plan. A good financial planner should acknowledge they have absolutely no control of the markets. However, taxes are completely controllable, and having a corporation is a powerful tool that allows professionals to control their tax bill. Using a mix of personal observations, real-life examples, and strategy evaluations, this book guides the professional along their path to using their corporation in the most efficient way. Kickstart Your Corporation: The Incorporated Professional's Financial Planning Coach is your practical guide to controlling your tax bill and taking advantage of all that a Professional Corporation has to offer. Drawing upon decades of hands-on experience in wealth management, author Andrew Feindel provides clear and accurate advice on making the incorporation decision, setting up and investing inside your corporation, optimizing your salary and dividend compensation mix, valuing permanent insurance on your corporate balance sheet, using prudent leverage, weighing the pros and cons of active or passive investment management, using alternative strategies like a Capital Gains Strip, Individual Pension Plans and Retirement Compensation Arrangements, and much more. This must-have book: Provides Canadian professionals with an accurate and straightforward investment and financial planning guide to incorporation Covers the basics of incorporating for the professional and business owner, including a review of the process and the costs to incorporate, and the likely benefits Analyzes the best financial strategy for various situations Offers real-world advice on structuring compensation, risk management, borrowing to invest, and the role of trusts in professionals' financial plans Written by a senior vice president at an independent leading-edge wealth management firm Kickstart Your Corporation: The Incorporated Professional's Financial Planning Coach is essential reading for any professional who has incorporated and is looking to maximize benefits, and those wanting to incorporate for the first time with expert guidance.

Decades and Decisions: Financial Planning at Any Age Joseph C. Conroy 2018-06-04 Joseph C. Conroy has put together an engaging, insightful financial planning book. Drawing on his experience as a Certified Financial Planner, Joe offers guidance that can help you to position yourself to better achieve your financial goals. Unlike other financial planning titles, Conroy zeroes in on the key financial decision that most of us face each decade in our lives. Whether you are 20, 40, 60 or even 80, he packs these pages with wisdom and knowledge, as well as action items, that can help every investor -- no matter what size your nest egg is (or isn't) -- make better financial decisions.

So You Want To Be A Financial Planner Nancy Langdon Jones 2002-12-01

Real Life Financial Planning for the Young Dental Profesisonal Todd Bramson 2014-04-25 After the success of my first book, Real Life Financial Planning, I again teamed up with Marshall Gifford to write a new version specifically for young dental professionals. This is a valuable book for any dental professional who is looking to educate himself/herself about personal financial planning.

Essentials of Personal Financial Planning Susan M. Tillery 2018-09-21 ESSENTIALS OF PERSONAL FINANCIAL PLANNING Essentials of Personal Financial Planning was written to challenge the status quo by promoting personal financial planning (PFP) as a profession, not as a sales tool to gather assets under management or facilitate sales of insurance products. The book takes a comprehensive and integrated approach to PFP for accounting students, allowing them to view the profession through the lens of a CPA – with integrity and objectivity. This book systematically introduces the essentials of all the major PFP topics (estate, retirement, investments, insurance, and tax), as well as: The PFP process, concepts and regulatory environment. Professional responsibilities of a CPA personal financial planner and the requirements of the Statement on Standards in PFP Services. Time value of money concepts. The book then builds on these foundational concepts, showing their interconnectivity and professional opportunities, to provide a deeper understanding of PFP and its application. After reading this book, students will be able to apply the knowledge and skills gained from this course to have an immediate and long-term positive impact for themselves and for the clients they serve.

The Financial Planning Competency Handbook CFP Board 2013-04-03 Whether you're studying to become a financial planner or a practitioner looking for a comprehensive reference to help serve your clients' needs, this is the ultimate guide. Developed by Certified Financial Planner Board of Standards, Inc. (CFP Board), the Financial Planning Competency Handbook gives you everything you need to meet the daily challenges of your current or future profession. This all-inclusive handbook covers the entire list of nearly 90 vital topics on integrated financial planning, including such major components as: General Principles of Finance and Financial Planning Insurance Planning Employee Benefits Planning Investment and Securities Planning State and Federal Income Tax Planning Estate Tax, Gift Tax, and Transfer Tax Planning Retirement Planning Estate Planning Principles of Communication and Counseling And more

Starting Your Own Practice Robert Fragasso 2005-09-26 Praise for STARTING YOUR OWN PRACTICE "This book will become your blueprint for success if you decide to go down the path of going into business for yourself." -- Dr. Bob Froehlich, Chairman Investor Strategy Committee, Scudder Investments If you're tired of working for someone else and have contemplated striking out on your own, Starting Your Own Practice: The Independence Guide for Professional Service Providers can turn your dream of owning an independent business into a reality. Written from the perspective of successful entrepreneur and investment advisor, Robert Fragasso, this book is designed to help professionals who provide skilled personal service--from investment advisors, brokers, consultants, attorneys, and accountants to computer programmers, healthcare professionals, and architects--make the right choices as they pursue their independent business endeavors. Filled with in-depth insight and practical advice, Starting Your Own Practice lays out a complete blueprint to business independence that includes:Deciding whether self-employment is right for youHow to leave your current employerStructuring the marketing, management, staffing, and general operation of your businessConverting existing clients or customers to your new business as well as gaining new clients and customersThe best ways to finance your businessProtecting yourself and your business from liability and loss

Lifetime Lessons Stewart Flaherty 2015-11-19 Stew Flaherty is the Founder and President of Flaherty Consulting Group, an independent financial advisory based in Westerville Ohio. During his 40+ years as a financial advisor, Flaherty has worked with hundreds of individuals and families as they strive towards a more secure financial future and ultimately, a rewarding retirement. His flourishing professional practice is founded on core principles that facilitate a sensible, sustainable approach to successfully managing money. Early in his career, Stew recognized that most financial plans suffered from an inherent flaw. While they looked good on paper, the plans lacked a practical connection to their clients' lifestyles. To overcome this defect, Flaherty pioneered lifestyle financial consulting, an innovative strategy that provides the critical integration. Clients are able to make sound, realistic financial decisions that align with what is most important in their lives. Importantly, these decisions are made within a secure and nurturing environment. Flaherty has had the privilege of working with multiple generations of families. Parents in these families pass on meaningful financial lessons to their children, such as the principle that successful investing begins not with products but with developing a sound money management process. Flaherty's leadership and consensus building skills gained national attention when his voluntary struggle to organize, fund and develop a women's bobsled team resulted in the first ever U.S. Olympic Gold Medal in Women's Bobsledding at the 2002 Winter Games in Salt Lake City. Despite starting out in 1996 with no sleds, uniforms, coaches, practice facilities, money or support, Flaherty was able to overcome immense obstacles and help inspire a group of enthusiastic young female recruits to achieve their seemingly impossible Olympic Gold dream just six years later. Flaherty achieved this improbable "rags to riches" victory by applying the same principles he uses to help his clients pursue their financial dreams: assess the situation, set goals, create a plan and commit to it. A former mayor and Citizen of the Year award winner in Westerville, Ohio, Stew and Marcia, his wife of 31 years, have four grown children and five grandchildren. Stew is an avid beekeeper, international traveller, photographer and reluctantly retired hockey player. Stewart Flaherty is a financial advisor located at The Flaherty Consulting Group, 577 Office Parkway Suite A, Westerville, OH 43082. He offers securities and advisory services as an Investment Adviser Representative of Commonwealth Financial Network®, Member FINRA/SIPC, a Registered

Investment Adviser. He can be reached at (614) 891-4844 or at stew@flahertycg.com.

So You Want to Be a Financial Planner Nancy Langdon Jones Cfp(r) 2015-08-10 Finally, together in one place, a comprehensive step-by-step process for launching your career as a financial planner. Here is everything you need to know - from getting the right credentials to getting the right clients. Over the next few decades, billions of dollars will be changing hands as millions of Baby Boomers retire. Learn how you can play an important role in ensuring the financial health of future generations! The 8th edition of So You Want to Be a Financial Planner is chock full of actionable tips to jump-start your career, including dozens of valuable new resources from proven business models and state of the art technology. Over 100 current links point the way to blogs and websites of giants in the industry, putting you on the cutting edge of today's thriving financial planning profession. Follow updated case histories from more than two dozen successful financial planners. You'll see yourself in one of their stories and know the steps to take to start your journey, while circumventing the mistakes they made. Learn which organizations will enhance your career, and which to avoid. Discover how to navigate the regulatory jungle with usable 'how to' guidance, including specific sources to get you educated, registered and up and running a profitable business as soon as possible.

Plan of Action: Strategies to Help You Build and Preserve Wealth Peggy Rouillier 2010-10-04 Plan of Action: Strategies to Help You Build and Preserve Wealth - Featuring Peggy J. Rouillier, CFP® introduces readers to various financial planning tools and techniques. It provides important information and advice from a collaboration of independent financial professionals and registered representatives of Securities America, Inc., one of the nation's largest independent broker/dealers. The goal is to help readers make informed choices that can lead to long-term financial security. Peggy Rouillier's chapter, "Planning with the Power of Visual Thinking" provides a good financial planning discussion, including the use of mind mapping as a means to help individuals grapple with complicated concepts associated with wealth management.

Financial Planning for the Independent Professional Herbert T. Spiro 1978

Fee-Only Financial Planning John E. Sestina 2002-02-28 J.K. Lasser Pro(TM) Before You Plan, Consult J.K.Lasser Innovative Planning That Benefits Professionals and Clients What does it take to be a successful fee-only financial planner? According to John Sestina, acclaimed "father of fee-only financial planning," the only special qualifications are a genuine desire to help people, an ability to listen, and a commitment to lifelong learning. Fee-Only Financial Planning introduces financial planners to the newest, fastest-growing niche in the financial planning field-fee for service rather than commission-based planning. Fee-only planning is attractive to the growing number of clients who want to avoid the long-term payments, lack of objectivity, limited choices, or conflict of interest that can occur with a commission-based payment structure. In his comprehensive how-to guide and easy-to-use reference, John Sestina provides in-depth coverage of the financial planning field. He covers such topics as: * The advantages and disadvantages of fee-only planning for both client and planner * Making the transition from commission-based to fee-based planning * Building a profitable practice with varied client bases * Tailoring to your own work style the system Sestina developed over 35 years of successful private practice * Developing and maintaining productive client relationships For professionals wondering whether fee-only financial planning is in their future, or for anyone in financial services who wants to stay current, Fee-Only Financial Planning is an eye-

opening introduction to one of the financial world's freshest, richest entrepreneurial careers.
Starting Your Own Practice Robert Fragasso 2020-12-30 Provides expert insight and advice for professionals looking to strike out on their own, fully updated to reflect current trends and issues Considering the overabundance of professional service providers toiling at monolith employers, you might want to start thinking about business independence. Starting Your Own Practice: The Independence Guide for Investment Advisors, Attorneys, CPAs and Other Professional Service Providers offers you step-by-step guidance on the entirety of the independence process, from your initial decision to break free, to managing your business, to your ultimate exit strategy. In the 15 years since he first wrote Starting Your Own Practice, author Robert Fragasso has gained invaluable practical experience continuing to lead his own independent investment management and financial planning firm. Now in its Second Edition, this popular guide provides more depth on management considerations, transition to business maturity, and eventual profitable business succession. The author has added a wealth of alternative ideas on how to leverage your skills and talents in your own business, license your services and infrastructure, plan for your retirement, and more. Sharing new insights on making the independence move quicker, easier, and less costly, this new edition: Provides straightforward information on both the financial benefits and risks of starting your own practice Helps you decide if you truly want to go into business for yourself Offers expert guidance on planning your move and structuring your marketing, managing, staffing, and general business operations Discusses practical considerations such as leaving your current employer, converting existing clients, protecting your confidentiality, and financing your new business Provides new and revised content throughout, including additional in-depth

commentary on management considerations and transition to business maturity Starting Your Own Practice: The Independence Guide for Investment Advisors, Attorneys, CPAs and Other Professional Service Providers is indispensable for anyone providing skilled personal services.

Planning a Successful Future John E. Sestina 2016-03-21 A deeply insightful guide to goal-based financial planning and wealth management Planning a Successful Future empowers advisors and clients to take control of their money and manage their income to achieve their financial goals. Written by the father of fee-only financial planning, this book features real-life stories and examples from over three decades in the industry to illustrate how financial planning works and the best way to create your strategy. You'll learn how to identify and prioritize your goals, and why they're important—and how to get where you need to be for retirement, education, home ownership, and more. Practical exercises get you started on the right track, and useful checklists keep you organized and focused along the way. You'll get expert insight on risk management, allocation, tax reduction, estate planning, and more, as you develop your strategy and put it into action. The financial services industry undergoes frequent changes, and financial planning specifically is affected to a high degree. Keeping up with the latest news and distinguishing trend from legitimate methodology can itself be a fulltime job. This book gives you the background you need to create a plan, and make the smart choices that will help you grow and protect your wealth. Create a realistic and goal-based financial plan Take a more proactive approach to your finances Identify your goals and how to achieve them Allocate investments appropriately for your situation Financial planning is complex, with many variables to analyze and outside forces that can derail even the best laid plans. Planning a Successful Future gives you the information, tools, strategies, and insight you need to make the best decisions for your financial future.

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