

THE VALUE OF A FINANCIAL PLAN

Am I going to be ok?



TAKE CONTROL OF YOUR FINANCIAL FUTURE

The pace and complexity of managing modern finances leaves many people unprepared to achieve a successful financial future.

Many worry that they:

- Have not saved enough
- May outlive their money
- Are not invested properly
- Do not know how to distribute from investments
- Can't retire
- That their family may not be protected if something happens
- That they are paying too much in taxes
- Are paying too much in fees
- They will not be able to live their best life in retirement
- Could become a burden on loved ones in the event of a health crisis

If you are feeling less than confident about your future, having a well-prepared financial plan will help put you in control. To manage your income and expenses effectively throughout your lifetime, consider partnering with your financial advisor, who has the experience to help you create a plan that strategically addresses your unique goals and needs.



PLANNING WITH APELLA

“Go confidently in
the direction of your
dreams. Live the
life you have
imagined.”

- HENRY DAVID THOREAU

We Are Your Financial Advocate

We take the time to understand what you want out of life – for yourself and for your family.

We are a FIDUCIARY.

We employ a comprehensive planning approach combined with sophisticated technology designed to optimize your results and help you achieve your financial goals.

We have years of experience collaborating with clients like you.

We believe your financial information should be organized, up to date, easy to understand and accessible to you whenever you want, from wherever you are.

We understand that unexpected events and life changes can impact your dreams.

We monitor and track your progress every day and adjust your financial plans along the way. As your financial advocate, your success is our success.

**YOU WILL NEVER HAVE TO MAKE A
FINANCIAL DECISION ALONE**



Our Planning Process Can Help You Achieve your Financial Dreams

We start by helping you identify your goals and evaluate where you are relative to those goals.

We evaluate your options and recommend strategies to help you get you where you want to be.

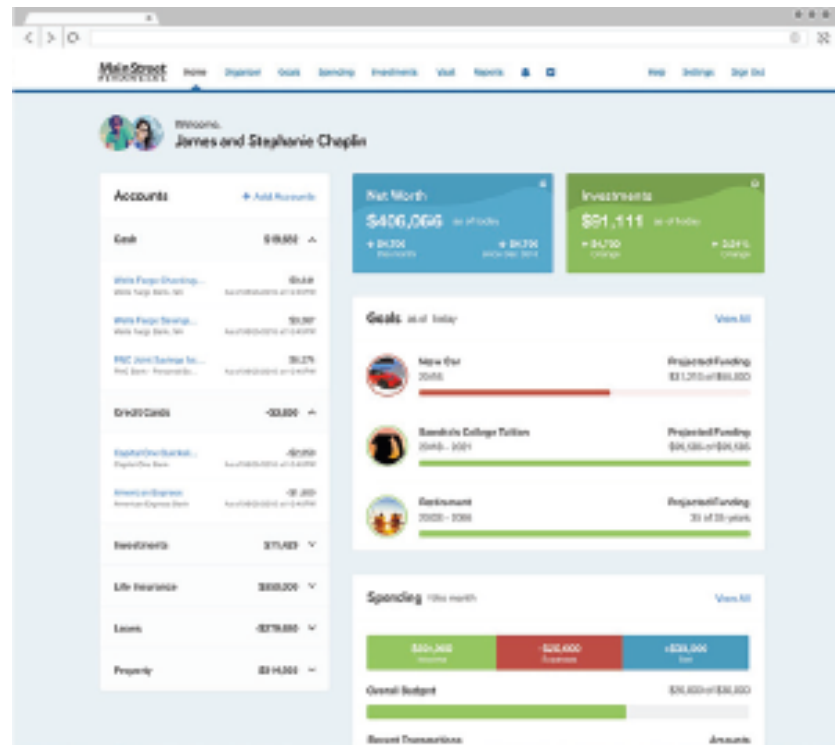
We don't stop there. We help you implement the recommendations. Then, we continually monitor your financial situation to ensure you remain on track to achieve your financial dreams.

Your goals remain the centerpiece of our recommendations and strategies.

WHAT WE DO



We make your life easier by providing unique services for staying organized, updated and prepared



Organizer

Connect all your accounts for a consolidated view of your entire financial picture.



Budgeting Tools

Set budgets to help reach your savings goals.



Track Spending

Know how much you're spending, and where.



Mobile

A complete financial picture available on your smart phone.



Investments

Interactive charts and detailed views help monitor all your accounts.



Vault

Safely store your most important financial documents, accessible 24/7.



Screen Sharing

Join a screen sharing session quickly and easily for interactive planning anytime, anywhere.



Goals

See if you're on target to reach your most important goals.

WHY PEOPLE SAY YES TO FINANCIAL PLANNING

Financial planning pulls all your finances together, organizing them and making management easier and more effective. The more you understand and better manage your wealth, the more likely you are to achieve your goals and dreams.

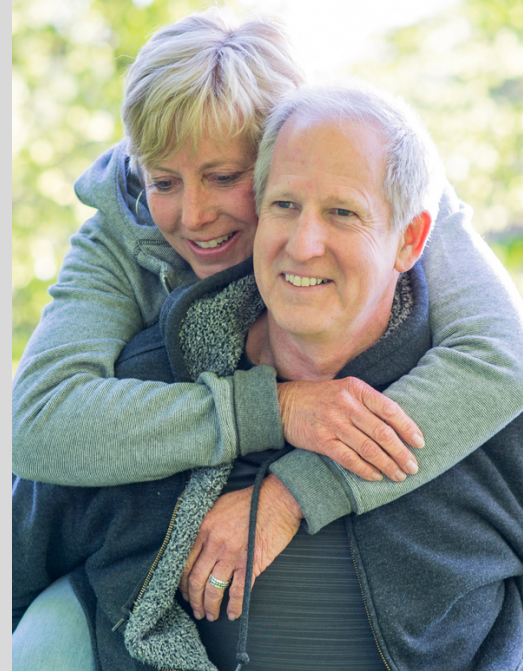
Creating a Financial Plan will help you:

- Have confidence you are on target
- Have peace of mind that your family is protected
- See the power in small changes to savings, taxes, investments and goals
- Visualize your goals
- Compare and contrast complex decisions such as retiring early
- Identify your long-term financial goals and the steps needed to achieve those goals
- Track your progress and make adjustments as you experience new life events or develop different perspectives
- Have a partnership with a trusted advisor to ensure you get the most out of your life and your money



STAY THE COURSE. YOU WILL BE OK.

Over and above your personal situation, you should feel free to discuss with your financial advisor any changes in the economy, stock market, and tax laws that you think may have an impact on your financial strategy. The more “in touch” you are with your advisor, the more attuned your financial strategy may be with your needs and goals.



Connect With Us

Learn more about how we can help get you on your way toward becoming more financially comfortable today, and more financially secure tomorrow.

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