

You and Your Investment Representative: A Relationship of Trust

This article highlights reasons an investment representative may be a resource to tap for financial planning information through the many stages of your life.

Perhaps your doctor, lawyer, and accountant are trusted advisors. Through years of working with them, they have come to know your family and your particular needs. How about your investment representative? Have you built the same kind of trusting relationship with him or her? Your investment representative could be a resource to tap for financial planning information through the many stages of your life.

Investing for Long-Term Goals: Your investment representative can help you create a portfolio with an asset allocation strategy that suits your family's needs and goals while maximizing your potential returns. He or she can also assist you with regular portfolio reviews. When rebalancing your portfolio becomes necessary, your investment representative may help you consider any moves to make in the most tax-efficient manner.

Short-Term Savings: Are you among the many Americans who have neglected to create a cash cushion? Having between three and six months cash available can help you pay for unexpected expenses and potentially safeguard your long-term investment goals. Without short-term savings, you may find yourself having to sell investments to meet your obligations. If you have no such fund, your investment representative can help you find the money to build the cash account.

Retirement: With more and more Americans living longer, healthier lives, it's quite possible that today's retiree could spend upwards of 20 or even 30 years in retirement. That raises an important question: Are you setting aside enough savings to help support a lengthy retirement? Your investment representative can help you determine how much money you'll need to retire and then work with you to build the portfolio that can help you fund the kind of retirement you have in mind.

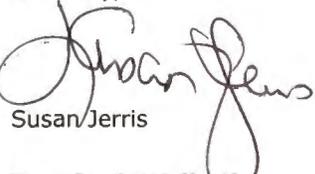
College: In recent years, the cost of a college education has outpaced the rate of inflation. Your investment representative can help you come up with creative potential funding solutions for your children's education.

Estate Planning: Contrary to conventional thinking, estate planning is not just for the wealthy. With some planning, you can potentially minimize gift and estate taxes and keep more of your assets for those you care about. You have many options for estate planning, and many experts recommend using a qualified professional to develop an appropriate plan.

An investment representative can help whether you have a specific need or are looking for some general information. As a trusted advisor, your investment representative may help you find solutions to the financial decisions you face.

As always, I am here to help you with questions, concerns or if you have anything you would like to discuss, please feel to give me a call.

Sincerely,



Susan Jerris

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