



# Customized Financial Guidance

Benefits of the Hourly Consulting Program







## Benefits of the LPL Financial Hourly Consulting Program

The more you are able to understand and manage your wealth, the more prepared you are to achieve your goals and dreams. But managing your financial future is a complex process that involves careful consideration of your short- and long-term goals. The Hourly Consulting Program through LPL Financial provides a great method to ensure that your chosen path becomes the focus of your financial strategy.

There is no assurance that the hourly consulting program will yield positive outcomes. The purchase of certain securities may be required to effect some of the strategies. Investing involves risks including possible loss of principal.

Hourly consulting services include specific financial problem-solving and consulting in areas that are somewhat different than the services offered through traditional, comprehensive financial planning. As evidenced by the range of the following services, there are many potential situations in which we can provide valuable, targeted services. The costs for hourly consulting are based upon an hourly rate, which is fully disclosed in a written engagement agreement.

You get essential financial guidance in those areas that are most important to you:

### **Asset Allocation**

Many investors have assets in company retirement plans, as well as at LPL Financial. We can provide you with a comprehensive view of your asset allocations to help you better plan your long-term goals.

### **Business Planning**

Receive professional advice on a variety of topics, including succession planning, entity planning, retirement plan evaluation and cash management. We can provide valuable advice for navigating these areas.

### **Education Planning**

There are a variety of savings vehicles specifically tailored for education that can help you work toward your funding goals, including 529 plans and Coverdell Education Savings Accounts. By starting a disciplined savings plan now, you will be in a position to address your child's education needs in the future.

### **Estate Planning**

We can help beneficiaries set up estate accounts, determine date of death values and handle asset transfers on behalf of beneficiaries. When your family is meeting the challenges that accompany the loss of a loved one, we can relieve your stress by assisting with your family's financial matters.

## **Debt Management**

For many individuals, debt management has often been overlooked. If debt management is of concern to you, let us help ensure that you are properly managing the liability side of your balance sheet.

## **Goal Planning**

Addressing specific concerns in a focused manner can clear the path for greater progress. We can help you implement a strategy for one or two core goals and track your progress, making necessary adjustments as needed.

## **Cost Basis Tracking**

Investors often find that they have incomplete cost basis records of the assets they own due to long-term buy and hold strategies, generational stock transfers, mergers, acquisitions or stock splits. As a result, arriving at an accurate cost can be difficult. We have access to a securities pricing database that can be used to track down historical prices of many individual securities on any given day throughout the past decades.

## **Purchase Analysis**

If you are contemplating making a major purchase for personal or investment reasons, we can help you analyze the details of the transaction and how the transaction may impact your long-term goals, based on various price and value change scenarios.

## **Start an hourly consulting program today**

Addressing all of your financial goals and objectives at once may seem intimidating or make them seem unattainable. Hourly consulting services from an LPL Financial advisor can help you stay on track with a disciplined approach to your goals, as well as help you keep pace with changes in your personal circumstances and legislation that may affect your financial situation. Contact your financial advisor to get started and to design a program tailored for your unique situation and needs.

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Not Bank or Credit Union Deposits	Not Insured by any Federal Government Agency	