As a financial fiduciary, our goal is to consistently think and act in the complete best interest of clients in all the services we provide. That is why we have taken a sworn oath to accept no commissions or fees that might influence our advice. We understand that we are only successful when our clients are successful. We are all on the same page.

Our services include:

- **Personal Values Counseling** is a method to unleash the wisdom and power within. We want to ensure that our clients' hearts and wallets are on the same course. We coach clients through a life planning process to help them get clear on their values so they may set their priorities and *focus on what is most important to them in their lives today – and tomorrow.*
- **Professional Specialized Advice** On issues of **wealth management, investing for the 21st century, zero tax retirement asset transfers and safe retirement distributions**. We are masters of retirement planning and retirement living. These areas often require highly specialized training and planning due to their complexity and consequences. Few professionals have the depth and blend of knowledge in taxation, risk management, investments and coaching skills that come from decades of professional education and experience to successfully guide clients to implement smart choices about wealth and wealth transfer in the way that we have - since 1995.

- **Money Management** As a vital component to sound financial planning, we provide complete money management services to ensure that every investment plan is implemented and maintained in harmony with a given financial plan. We take the worry out of our clients' finances by ensuring that their portfolios stay wisely and professionally managed to meet their short and long-term goals. We take pains to educate our clients about the risks and rewards of today's investment climate. Additionally, we employ advanced strategies as risk management tools with a goal of enhancing long-term performance while focusing on concurrent portfolio risk reduction.
- **Comprehensive Financial Planning** that takes into consideration all of a client's needs and goals, and is regularly reviewed and updated. We assist clients in financial planning in all stages of life, including employment compensation, investments, tax planning, estate planning,

education planning and retirement planning (including Social Security).

- **Tax planning.** We review tax client filings and advise clients on smart strategies to reduce current and future income tax burdens so clients may enjoy extra cash and living on purpose.

Benefits of Financial Planning

Some of the benefits of professional financial planning are:

- Knowing the key things you want out of life and exactly how, when and how much it will take to achieve them. These are your goals, your dreams, your future and the future of your loved ones.

- Simplify your finances by a process of distillation and clarification.

- Learning ways to get more for your dollars today. Secrets of the most frugal Americans.

- Increase pre and post- retirement cash flows .

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Safety in investments : Higher returns with lower risks .

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Preserving your estate for your heirs.

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Reduce taxation and exposure to life�s greatest risks.

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Optimize employee benefits such as IRA�, 401k, stock options, health insurance.

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Knowing where you are now financially.

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Peace of mind that you and your loved ones are on the road to financial security.

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Having a professional financial advisor at your side to help you navigate through life�s pitfalls.

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Most of all, you will get the peer support you need to be truly financially independent. We all become part of one team set on one singular purpose - to help one another achieve their goals and their dreams.

Now are you ready for Professional Financial Planning?

If so, please take a look at the Services that Wightman Financial Network, LLC Can provide to you.