

Brainstorm Strategies and Analyze Tactics

Building on the interactive financial planning experience of the “Explore Possibilities” step, the client now has an understanding of what he/she can realistically achieve at a high level and that the current goals are at least “somewhat” realistic and feasible.

Now, It’s just a matter of **crafting recommendations about the best way to get there, and what tools and techniques would be implemented to do it - which is where the planner’s expertise is highly relevant, whether it’s suggesting portfolio changes or a new insurance policy, shifting savings to a retirement account or engaging in a Roth conversion.**

A financial plan that a client does not understand and agree with deeply is not worth the paper it is printed on.