

A magnifying glass with a silver handle and a blue-tinted lens is positioned over a financial line chart. The chart shows a fluctuating line representing market data. The background is a light blue and white gradient.

THE BREITER GROUP
of Oppenheimer & Co. Inc.

INVESTOR UPDATE

We're sending you this newsletter to keep you informed of some of our thoughts and ideas. Let us know if you have any questions about information in this newsletter or if you want to discuss anything about your account.

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What is a Financial Check-up and Why is it Important?

How Does a Check-up Typically Work?

Your Financial Advisor can schedule regular times to meet with you – perhaps yearly, semi-annually, or even quarterly. During your meetings, he or she can collect data from you, prioritize your goals, make recommendations, examine resources and implement a plan.

This sort of monitoring gives you an opportunity to step back and review goals and/or confirm that your priorities remain the same.

In most cases, you and your Financial Advisor can review short-term goals, examining what if anything may have changed. In some cases, your Financial Advisor can make changes to an investment portfolio in light of tactical or strategic asset allocation* models. In other cases, they may suggest changes based on certain life events. For example, the birth of a child or grandchild may require a discussion about 529 plans. A divorce may require changing beneficiary designations on retirement accounts and life insurance policies.

Our lives aren't static, which is why meeting with your Financial Advisor for a check-up is so important.

A financial check-up is the opportunity to measure your progress against your existing plan of action. It's the time for your Financial Advisor, side-by-side with you, to examine the many changes that typically occur over time, such as the birth of a child, the death of a loved one, or the loss or gain of a job. Then you can adjust your financial strategy—charting a new course or affirming your progress towards your personal financial aspirations.

*The use of an asset allocation does not guarantee a profit nor protect against a loss.



Here are three questions you can ask your Financial Advisor to help you get the most from your check-up.



1. Am I on track to hit my retirement goal?

To know whether you're on track or behind to reach your retirement goal, you can ask for a report that shows:

- How much money you have saved in retirement and non- retirement accounts currently.
- How long that money would last you in retirement, factoring in Social Security, taxes and other sources of income, such as pension, annuities, rental property, etc.
- If there is a surplus or shortfall based on your current savings rate and return projections.



2. What is my net worth?

Your Financial Advisor can help you calculate your net worth by assessing your assets and liabilities. Your net worth is your balance sheet.



3. Are any changes necessary? Why or why not?

You may discover that you want to stay the course because your strategy is working. Not changing anything is a decision in itself and may be the best option for you, depending on your circumstances. Or the best move could be to ramp up your contributions, to invest more outside of retirement accounts or to start a philanthropic account if you're ahead of schedule. Regardless, a check-up with your Financial Advisor can help you find answers and make choices that you understand.

Contact The Breiter Group to schedule your next check-up.



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