



## Planning makes a difference.

### 5 reasons why you should work with a financial professional to create a retirement plan:

- 1 **Focus** goals in retirement and how you will pay for them.
- 2 **Address** your concerns and expectations for retirement.
- 3 **Identify** things that could pose a threat to your retirement and manage them.
- 4 **Feel** more educated, confident and in control of your financial future.
- 5 **To help you navigate** the complexity of financially moving into retirement.

**Find out now if you can achieve your retirement goals.**

Do you want to have fun in retirement? Planning can make the difference and it doesn't have to be difficult.

Working with a financial professional that understands your retirement goals can help you create a plan to make the most of your money - now and in retirement.

# The MoneyGuide Difference

MoneyGuide is designed to help financial professionals focus on your retirement goals to create a customized plan. It's easy to use, allows you to make changes to your plan and immediately see the impact.

## What Does it Mean for You?

**Financial planning is about more than assets, investments and net worth.** It's about what you want to do with your money and why. It's about identifying your concerns, expectations and goals – it's about how you feel and what you want.

**MoneyGuide helps address common fears and concerns** such as health care costs, outliving your money and the best time to file for Social Security benefits. The confidence meter helps you gauge how likely you are to reach your goals and whether you are on track instead of focusing on headlines.

**Learn more** about how financial planning with MoneyGuide can help you by talking to your financial professional today.



A circular gauge with a purple arc at the top. Inside the gauge, the number "82%" is displayed in large white digits. Below the gauge, the text "Probability of Success" is written in white. The entire graphic is set against a dark blue background.

82%

Probability of Success  
In Confidence Zone

Retirement Age  65

Living Expense  \$60,327

Health Care  \$18,435

Travel  \$7,854

College - Sarah  \$14,854

The services and materials described herein are provided on an 'as is' and 'as available' basis, with all faults. The graphical illustrations herein do not represent client information or actual investments. Nothing contained in this presentation is intended to constitute legal, tax, accounting, securities, or investment advice, nor an opinion regarding the appropriateness of any investment, nor a solicitation of any type. Envestnet MoneyGuide disclaims all warranties, express or implied, including, without limitation, warranties of merchantability or fitness for a particular purpose, title, non-infringement or compatibility. Envestnet MoneyGuide makes no representation or warranties that access to and use of the internet while utilizing the services as described herein will be uninterrupted or error-free, or free of viruses, unauthorized code or other harmful components. Envestnet MoneyGuide reserves the right to add to, change, or eliminate any of the services and/or service levels listed herein without prior notice to the advisor or the advisor's home office.

© 2020 MoneyGuide, Inc. All rights reserved. MG\_4040

FOR ONE-ON-ONE USE WITH A CLIENT'S FINANCIAL ADVISOR ONLY. Reviewed by FINRA.