

# Disclaimer

## **Financial Planning is a Process**

This report provides a snapshot of your current financial position. It can help you focus on your financial resources and goals, and create a plan of action for attaining your objectives. However, your situation will change constantly over time, due to changes in your personal circumstances, in the economy and in tax laws. You should review and update your Plan periodically, to be sure it still meets your needs. This presentation is not intended to provide legal, tax, or accounting advice. You should consult a qualified advisor for advice specific to your own circumstances.

## **Financial Planning is Not Precise**

The Results in the Plan cannot be precise. When you are planning over many years, small changes in the early years create large differences in future Results. You should use this Plan to help you focus on the factors that are most important to your financial success and to see how decisions you make now might impact your future. Planning will provide a course of action to maximize the likelihood of achieving your Goals.

## **Financial Planning Provides No Guarantees**

The Results presented in this Plan are based in large part on the information you provided plus many assumptions. While these assumptions are reasonable based upon current and historical information, no plan has the ability to accurately predict the future. As investment returns, inflation and taxes differ from the projected assumptions, your actual Results will vary (perhaps significantly) from those presented in this Plan. Prudent financial planning may increase your chances for success, but cannot guarantee your goals will be achieved.