



## The PLAN. INVEST. SUCCEED.® Journey

Now more than ever, financial planning is a critical component of how we manage client assets. We view financial planning and investment management as complimentary disciplines – together they are powerful tools designed to help you minimize risk and enhance the likelihood of achieving your personal and financial goals.

We employ a holistic, goals-based approach to financial planning in order to really get to know you and understand what you hope to accomplish (your goals) and what your financial and emotional ability to tolerate risk really is (your risk tolerance and your investment time horizon).

### **PLAN.**

Financial planning is the process of evaluating your current financial status, identifying your personal and financial goals, understanding your investing time horizon and risk tolerance, and then assessing the likelihood of achieving these goals over time and in different market and economic environments. Our planning process helps our clients understand and address a variety of concerns including:

- Will we outlive our assets?
- Can we maintain our current standard of living in retirement?
- What happens if the market drops shortly before or after I retire?
- Can we help our grandchildren pay for college?
- How can I leave a philanthropic legacy?

When you choose to engage in the financial planning process you are proactively taking control of your financial future. You are assessing where you are now and what needs to happen along your financial journey in order for you to achieve your goals years down the road. Think of your financial plan as a roadmap for future financial decisions. As your life changes, your plan does too.

**PLAN. INVEST. SUCCEED.®**

## ***INVEST.***

One of the most important outcomes of financial planning is a better understanding of what asset allocation mix will assist you in achieving your financial goals but not unduly expose you to risk. Also, we can better manage your money if we know what your money needs to do for you. Starting with a financial plan introduces discipline to investing as the plan guides the asset allocation decisions and how to balance risk and reward.

## ***SUCCEED.***

Financial planning is not a one-time activity that results in a static financial plan that is never updated, monitored, or even implemented. Rather, financial planning at BLBB is a robust, ongoing, and adaptable process that accompanies and guides you throughout your financial life. It is a powerful tool that, when used correctly, helps you make better financial decisions and encourages you to stay on track towards reaching your financial and personal goals.

We understand that your goals and priorities may change over time. Having a dynamic, customizable plan allows you to navigate all aspects of your financial life and gain better control over your financial future. It is a roadmap to peace of mind.

Whether you haven't started your financial plan yet or you need to update your existing plan, BLBB Advisors is here to help. Contact Ada Lubanski, CFP® at [alubanski@blbb.com](mailto:alubanski@blbb.com) or your BLBB Financial Advisor at 215-643-9100.

Ada has over 12 years of experience in the financial services industry and is responsible for preparing comprehensive goals-based financial plans for clients including retirement projections, estate planning analysis, Social Security claiming analysis, risk management analysis, and needs analysis. She believes that a successful investment management relationship begins with a customized financial plan tailored to the client's personal and financial goals.

