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A Goal Without a Plan is Just a Wish

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We all have goals in life. We want to travel. We want to spend more time with our families. We want to be healthier. But having a goal is like standing at the starting line of a race. *Making a plan* helps you get to the finish line.

Do you have a plan for retirement? Planning for a financially secure retirement involves investing your funds, minimizing your taxes, and safeguarding your assets. Make a plan and start now. Start small if you must. Even small savings can grow large with the passage of time.

Do you have a financial plan for when you pass away? Will your family be financially secure or left with a mess? Do they know about your plans, your insurance policies, or your cemetery plot? A little preparation now can make all the difference for your loved ones.

What about planning your gifts to charity? Do you want to start making annual donations now to the projects that are near and dear to your heart or would it be better to wait until after your lifetime?

I encourage you to take some time and think about these questions. Your professional advisory team—your accountant, your attorney, your financial advisor—can help you develop and implement plans to meet your specific goals. Call them and let them help you run the race.