RAYMOND JAMES

Financial planning at Raymond James

Our financial planning services take a holistic and personalised approach to your financial well-being, helping you achieve your financial goals, protect your assets, and plan for a secure future.

The benefits of holistic financial planning

1. **A comprehensive financial view:**
   Our planners can provide a complete overview of your financial situation, considering your income, expenses, assets, liabilities, and goals. We align your financial goals with your values and life objectives, ensuring your money is working toward what matters most to you.

2. **Tax efficiency:**
   We will explore all the tax-saving strategies appropriate for your circumstances.

3. **Investment diversification:**
   Our planners will work alongside your wealth manager to build a diversified investment portfolio tailored to your risk tolerance.

4. **Estate planning:**
   We will consider any estate planning needs, ensuring that your assets are managed in the most tax efficient way possible.

5. **Retirement planning:**
   Working with you, we will determine how much you need to save for retirement, select retirement accounts, and create a sustainable withdrawal strategy for your goals.

6. **Saving for education:**
   If you have children, we can help you plan for any education expenses.

7. **Cashflow planning:**
   We can help you create a budget and cash flow plan to manage your day-to-day finances effectively. This is useful for allocating your income to different expenses and savings goals, including building an emergency fund.

8. **Adaptability:**
   Our plans allow for adjustments as your life circumstances change, ensuring that your financial plan remains relevant and helping you make informed decisions about your finances.

9. **Peace of mind:**
   Knowing that you have a well-thought-out financial plan in place can provide extra reassurance.

10. **An annual review:**
    To review progress, confirm objectives and review what, if any, changes might need to be made.

If you would like to find out more, please contact your Raymond James wealth manager.