CUSTOMIZED FINANCIAL GUIDANCE

Benefits of the Hourly Consulting Program

LPL Financial

The Hourly Consulting Program is a flexible and affordable option if you are seeking financial guidance delivered in a deliberate, goal-oriented manner. You get as much assistance as you need, when you need it, throughout your life.

BENEFITS OF YOUR FINANCIAL HOURLY CONSULTING PROGRAM

The more you are able to understand and manage your wealth, the more prepared you can be for your goals and dreams. But managing your financial future is a complex process that involves careful consideration of your short- and long-term goals. The Hourly Consulting Program through LPL Financial provides an opportunity to align your chosen path with your financial strategy.

Hourly consulting services include specific financial problem-solving and consulting in areas that are somewhat different than those performed through traditional, comprehensive financial planning.

We can provide a range of valuable, targeted services, which are billed at an hourly consulting rate that is fully disclosed in a written engagement agreement.

You get essential financial guidance in those areas that are most important to you:

Asset Allocation

We can provide you with a comprehensive view of your asset allocation to help you plan your long-term goals.

Business Planning

Receive professional advice on a variety of topics, including succession planning, entity planning, retirement plan evaluation, and cash management. We can provide helpful advice for navigating these areas.

Education Planning

There are a variety of investment and saving vehicles specifically tailored for education that can help you work toward your funding goals, including 529 plans and Coverdell Education Savings Accounts. By starting a disciplined savings plan now, you will be in a position to address your child's education needs in the future.

Estate Planning

We can help beneficiaries set up estate accounts, determine date of death values, and handle asset transfers on behalf of beneficiaries. When your family is meeting the challenges that accompany the loss of a loved one, we can relieve your stress by assisting with your family's financial matters.

Retirement Planning

Retirement planning is the process of planning and managing your short- and long-term finances to address your financial dreams during both your working years and retired life. It involves analyzing your financial objectives, current financial position, and expected future cash flows to develop a comprehensive retirement roadmap. We can develop a plan tailored to your specific anticipated needs to help position you to maintain your desired lifestyle during retirement.

Tax Planning

For many investors, reducing tax liability is a crucial component of maximizing wealth. We can provide thoughtful tax planning recommendations to help position all elements of your financial plan to work together in a tax-efficient manner.

Risk Management

Risk can take many forms: illness, accident, liability, and natural disasters, to name a few. Failing to manage risk properly can jeopardize your financial future. We'll partner with you to make sure you have a financial plan that incorporates risk management solutions to prepare for life's unknowns.

Purchase Analysis

If you are contemplating making a major purchase for personal or investment reasons, we can help you analyze the details of the transaction and its impact on your long-term goals, based on various price and value change scenarios.

Find out how Hourly Consulting can help you

Whether you're seeking guidance on a specific issue or in pursuit of a financial goal, hourly consulting services from your financial advisor can help the clarity you're looking for. Our deliberate, goal-oriented approach can help you stay on track through changes in your circumstances and laws that may affect your financial situation. Contact your financial advisor to get started and to design a program tailored for your unique situation and needs.

There is no assurance that the Hourly Consulting Program will yield positive outcomes. The purchase of certain securities may be required to effect some of the strategies. Investing involves risks including possible loss of principal.

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