Why You Should Consider a Financial Plan

Each day we face difficulties in managing our finances. Inflation, taxes, changing interest rates, and stock market swings – their effect can unsettle one of our most precious possessions, peace of mind. One thing we can be certain of is that the future will come, whether we are financially ready or not.

With planning, you have a far greater chance of achieving your goals than if you don’t plan. And, the right financial plan will help you to:

- Reduce taxes
- Save for retirement
- Decide how to invest
- Provide proper insurance coverage
- Custom-design programs to try to achieve your special goals…buying a home or condo, retiring early, financing your child’s education and more

Financial Planning: The Key to Getting What You Want

There’s no mystery to financial planning. What it simply requires is taking a personal, in-depth look at your goals and deciding how you intend to achieve them. Once you decide what you want, you can make plans to get from where you are today…to where you want to be tomorrow.

How to Make Your Life Simpler and Your Money Work Harder for You

Financial planning can help relieve those uncomfortable feelings that frequently occur over money. The right plan can give you the direction and confidence you need to take charge of your assets – and how you manage them. You’ll also discover the security and knowledge of having a financial blueprint in hand.

Financial planning can help you to:

- Take advantage of today’s investment opportunities
- Work toward financial security for your estate, pension, and employee benefit plans
- Give you a thorough analysis of your financial options
- Develop strategies to make your money work harder than you do, and get the professional direction you need to increase your net worth
- And much more!

What’s Included in a Financial Plan?

A comprehensive financial plan contains, where appropriate, investment, net worth and insurance analysis, cash management, tax, education, business, retirement, and estate planning sections.

Working with a Financial Planner

As a client, you and your planner will develop a confidential relationship based on mutual trust and respect. Above all else, when you become a financial planning client, your planner is obligated to act in your best interests. Your financial planner’s goal will be to provide you with the peace of mind that comes from knowing that your objectives have been incorporated into your plan and that you are working with a planner you can trust.

Planning Isn’t Impossible

The beauty of your plan will be your ability to change it. This kind of flexibility is to your advantage because your goals will change as time goes by. There’s no need to put off planning. The time is now. Creating a plan with a professional financial planner will help you know where you want to be and how you’re going to get there.

To make an appointment with a MetLife financial planner, please call 1-800-GET-MET 8 (1-800-438-6388). Or access our online planning tool at www.metlifefinancialplanning.com. Your initial consultation is free. If you then decide to purchase MetLife Advice financial services, you will receive a 20% discount off the planning fees.