



Dear Reader:

Welcome To Spring!

Spring's warmer weather and blossoming trees have long inspired people to clean out the old and make room for the new. What better time, then, to review your financial affairs? Let us help you with your financial spring cleaning. Our team provides planning, teamwork, and timely execution to help you *rake in* your financial goals.

Below are five items for you to consider, and if these items have not been addressed lately, the time is now to schedule your review appointment.

1. Protection-Do you have the insurance policies in place to manage risk such as Medical, Life, Homeowners, Umbrella and Long Term Care Insurance?
2. Estate Planning-Do you have a Will, Trust, Power of Attorney & Medical Directive?
3. Tax Planning-Were you tax efficient last year?
4. Retirement Planning-The goal is to enjoy your golden years, can you?
5. Investments-Are you diversified and managing your risk appropriately?

Call our office today at 540-943-4311 to schedule your fiscal review. We look forward to seeing you soon!

Sincerely,

A handwritten signature in black ink, appearing to read "Scott A. Koehn". The signature is fluid and cursive.

Scott A. Koehn
Financial Advisor, RJFS
Registered Principal, RJFS

REMEMBER

2nd Annual "Bag It" Week, May 12th-16th
*Bring up to two full trash bags of your old documents to our office.
We will shred it on site for free.*

Market Conditions

*If you have questions about the market, check out our website www.scovanfinancial.com.
We have a market snapshot on our website which is updated weekly.*