

Published March 24, 2015 in the *Bradenton Herald*, Bradenton, Florida

By Jim Zientara

LIFE WELL PLANNED.

The above title is the motto of my retirement planning office. We are exceptional in setting up your customized comprehensive plan and then reviewing your assets to see if they meet the requirements of your financial life plan.

Most brokers talk about performance. One broker did 10% last year and another did 11%. Is it time to change brokers? Maybe, but who knows what the future may hold.

The realities of life can upset many things.

Who will take care of your aging parents? Have grandkids living with you?

Have a son or daughter who can't manage money but will inherit your estate?

All too often you may have worked a lifetime to build an estate and the kids spend it in two years. You may need an estate plan from an attorney to protect those assets.

What's your plan as old age creeps up on you? Or you need a nursing home costing \$6,000 a month? What do you do when Mom or Dad need home health care 24/7?

There are lots of tough questions. What are your answers and plans?

I'm sure you may have said I'll wait to see what happens. That's not a good plan. You should have an idea of what to do.

We plan our time off from work and our vacations. How about financial life planning? Too busy for something so important?

These surprises of life may have a bad effect on you. They may not have much of an effect on your financial life planning using my 3-step process called Goal, Planning, and Monitoring.

In the first step, you define your goals in broad terms listing your needs, wants, and wishes.

The second step is planning to see how these goals will be met using your available resources.

The third step is monitoring your financial plan at least annually and making adjustments where necessary.

Do you already have a financial plan? Visit us for a free analysis and I'll show you what our plan looks like. A sample is on my webpage.

Planning may seem complicated so look for a Financial Planner who works with an attorney and tax advisor to make sure your financial and estate plans are suitable. Remember, creating a financial plan is a few steps away and something you need to do today.

James "Jim" Zientara, Financial Planner with Raymond James Financial Services, Inc. Member FINRA/SIPC. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. He can be reached at 941-750-6818 or at www.jimzientara.com with office at 11009 Gatewood Drive, Suite 101, Lakewood Ranch, FL 34211. Any opinions are those of Jim Zientara and not necessarily those of Raymond James.

This material is being provided for information purposes only, and is not a complete description, nor is it specific investment advice. Consult a financial advisor about your unique situation. Investing involves risk and there is no assurance that any strategy will ultimately be successful nor profitable nor protect against a loss.

Life Well Planned.