



## 4 REASONS YOU NEED A FINANCIAL PLAN TODAY

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Have you ever hit the road heading to a place you have never been without a map? Or arrived at the airport with no idea of your destination? Setting goals and building strategies to reach them are elements of successful behavior. Generating a financial plan to navigate your wealth and financial goals is one of the most important things you can do for yourself and your family.

A financial plan is a living document that evolves through material changes in your personal life and outlines how your finances progress over the years. For a young professional with many changes ahead, it may be the 10,000 foot view of how the future will look. For a couple entering retirement, it can provide peace of mind and the details needed to make sure they live comfortably through their golden years.

A well-constructed plan will give an individual or family:

- An idea of **how much to save** in order to continue the life they have become accustomed to. You may be currently saving for future life goals - but is it too much, or not enough?
- **Specific goals** through life's milestones. Your life circumstances change on a regular basis, so establishing short, medium and long term goals can help keep you on track to reach your objectives. This may include buying a bigger home, retirement, purchasing a classic car, truly anything can be added to the plan.
- Help you **manage major financial changes**. Do you have enough savings to take care of yourself and your family if you lose your job? Do you have a plan in place if you are unable to work for a prolonged period of time? Is your nest egg enough to cover you through retirement? Being prepared for the worst-case scenario is essential to your well-being.
- Gives you **peace of mind** and helps **reduce your stress**. Finances are one of the largest consistent stressors in your life. Having a roadmap to understand where you are and where you are going will provide that peace of mind and eliminate the guesswork.

At Matco Financial, we provide a complimentary financial plan as part of our wealth management platform. This is a living document, maintained throughout the relationship and visited on a regular basis. We believe that everyone should have a financial plan generated to help direct them toward their personal financial goals.

**Tom Stachiw, CIM**  
Portfolio Manager



## MATCO FINANCIAL INC.

Founded in 2006 to manage and service seven family offices, today Matco offers the benefits of our extensive investment management experience to individual investors, foundations, endowments, condominium corporations, trusts, corporations and not-for-profit organizations.

Our mission is to simplify the investment world for our clients by understanding their needs and providing exceptional investment solutions that preserve and grow capital.

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