

## Wesley C. Bangs- CRPC® CDFA® Financial Advisor

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As a Financial Advisor with Hilltop Securities Independent Network Inc., I have developed & refined a process that puts all the pieces of the financial puzzle together for my clients. Being a Certified Divorce Financial Analysis® the financial ramifications of a divorce can be

devastating. But, with the proper planning and expert help from professionals specializing in financially equitable divorce settlements, you can increase your chance of arriving at a settlement that fully addresses your long-term financial needs -- and your spouses too. What's missing in most divorce processes is financial expertise. A Certified Divorce Financial Analysis (CDFA®) can forecast the long-term affects of the settlement. CDFA's® are trained to advocate for men and women. The CDFA® simply interprets the numbers and helps the lawyer build a strong case that's in the client's best interest.

As a Financial Advisor with Hilltop Securities Independent Network Inc., I can offer you a wide range of services, from helping you and your professional team though a divorce, to selecting individual investments from a custom developed retirement plan. With access to a broad array of resources, I can help you make informed investment decisions based on your specific needs.

Many people think that investment planning is a once-and-done event that starts with the numbers and ends with investments and pie charts. But that's not what true investment planning is about.

I define true investment planning as a comprehensive, ongoing approach to managing all areas of your financial life that takes into consideration your income, expenses, investments, debt; your short-term and long-term goals such as paying for college or retiring comfortably; your taxes, and financial risks such as divorce, disability and death; and, finally, leaving a legacy.

## How does investment planning make a difference?

Having a written investment plan can help you be more confident and prepared for your future, whether you're nearing retirement or just starting to save.

Contact me if you would like me to help you develop strategies for your financial goals.

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## <u>Financial Planning: Helping You</u> <u>See the Big Picture</u>

Financial planning is a process that can help you reach your financial goals by evaluating your whole financial picture.

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