

# Young Professionals

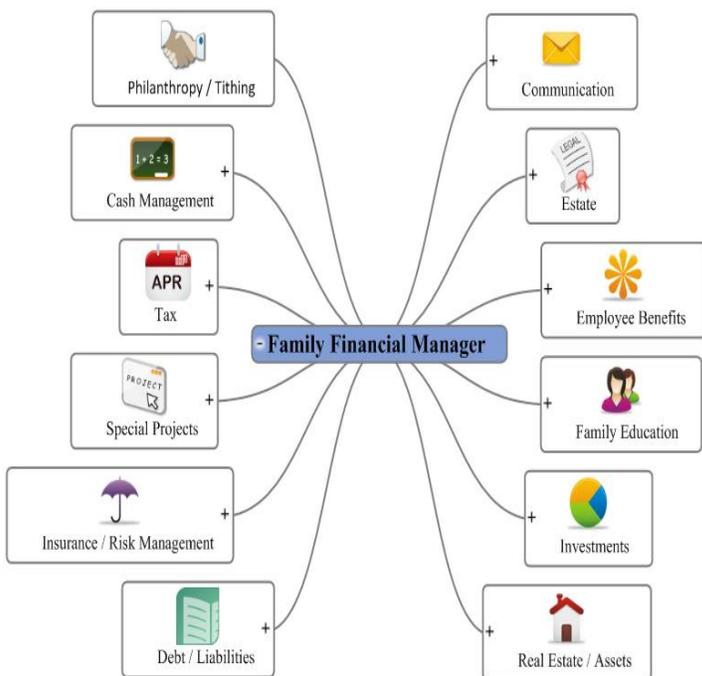
*It's never too early to start!*



**KABAREC FINANCIAL ADVISORS, LTD**  
BUILDING BETTER FUTURES

## FINANCIAL REVIEW:

First we want to gain a complete understanding of your overall financial picture. This includes an initial meeting for you to share your financial details and discuss specific questions or concerns. Financial details can easily become technical and confusing. We will begin by showing you a map of your financial picture and how these individual pieces all fit together. Below is an example of what the base of your map will look like. We will add your specific details to each branch. We will also provide you with clear action steps and recommendations if there are pieces missing or incomplete.



## INVESTMENT MANAGEMENT SERVICES:

This service may be of interest to you if you have already developed healthy saving habits and accumulated between \$25,000 and \$250,000 outside of your company retirement accounts that you would like to have professionally managed. These accounts could be in the form of a savings account or an old company retirement account from a previous employer. In addition, young professionals who may not have the time or skills to devote towards managing your portfolio, but want to make sure assets are being invested properly for your age and risk tolerance, would also benefit from this service.

## FINANCIAL PLANNING SERVICES:

We will explain how various factors to your financial plan such as expenses, investment rate of return, inflation, and your savings rate play a large part in the ability to achieve your goals. We will use financial data provided by you to project your financial success into the future. You will be provided with a Financial Plan document that details the financial information and assumptions used. We will model the projected outcome in your plan document as well. If changes are necessary to your current plan in order to achieve the goals you desire, we will assist you in developing positive action steps to implement these changes.

## 401(k)/403(b) ALLOCATION RECOMMENDATION:

After researching the available investment options from within your retirement plan we will provide you with investment and allocation recommendations. Again after 6 months we will make sure the allocations and recommendations are still suitable for you.

**HOURLY: For specific needs not mentioned above, an hourly rate will be charged.**

**Call: 847-934-7777**

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**[www.kabarec.com](http://www.kabarec.com)**