JANE RICARDI, CFP®

## Charting the Course

What's on your horizon? Financial independence, a child's college education, a secure retirement? Whatever the destination, you need a game plan – a strategy to help you get from here to there.

At Jane Ricardi, CFP®, we provide more than sound investment management. We are here to guide you on a path to financial prosperity while helping you plan for the expected – and the unexpected.

## The Planning Process

### Define Objectives

Understanding you is as important as our knowledge of stocks, bonds and mutual funds. We ask the right questions to build a meaningful picture of your finances, including personal values, retirement objectives, income level, estate planning needs, tax exposure, risk tolerance and education needs, if any. We explore your particular situation, to develop clear financial objectives and guidelines to help you achieve your life goals.

### Develop a Financial Plan

Comprehensive financial planning is your first step to long-term financial success. Our plan may contain programs to enhance retirement income, current cash flow, tax withholding recommendations, or strategies to enhance the funding of a comfortable retirement, a child or grandchild's education or an organization's financial goals.

### Implementation

We provide realistic and actionable advice that takes into account your complete financial picture. We will select the most appropriate investments and coordinate as a team with your existing professional relationships to select effective estate planning design, tax strategies, insurance solutions and risk management to ensure your plan is properly implemented.

### Monitoring and Ongoing Refinement

The knowledge that your investment choices and personal plan reflect your changing needs gives you the freedom to focus on life's other important pursuits. We support your investments with ongoing research to measure their performance. Continuous plan monitoring helps us shape your ongoing strategy and we share our financial expertise and research with you through detailed reports, updates and one-on-one meetings.

### Trusted Advisors

At Jane Ricardi, CFP®, we blend technical financial expertise with integrity, empathy and a keen understanding of human behavior in order to provide sound financial planning and a high level of service. Relationships with our clients are characterized by a sense of collaboration, efficiency and transparency regarding fees and services.

Our clients value our consolidation and simplification of their financial matters, our focus on their long-term goals and personal advice that extends far beyond finances.

### Fee-Based Guidance

Jane Ricardi, CFP® is an independent wealth management firm. What does independent mean for you? It means we have no incentive or obligation to recommend one solution over another. No conflicts of interest are imposed by the constraints of proprietary products, investment banking or other activities that may be inconsistent with your needs. We are free to select only those investments best suited to your financial circumstances, your return expectations and your tolerance for risk.

**Flexible Counsel**

There is not a one-size-fits-all solution. Your plan must be as unique as you are. Our rounded expertise adds value to every financial strategy we undertake for our clients and we are adept at coordinating our recommendations with your existing estate planning attorney, tax accountant or other specialist.

**A Final Word…..**

We understand how financial matters impact every area of life – from work and family, to lifestyle and charitable interests. In the end, we are only successful to the extent that we have made a difference in the lives of our clients, whether it is in a more comfortable retirement, a wise investment or the realization of a life-long dream.

**Client Services**

- Comprehensive Financial Planning
- Retirement Planning
- Estate Planning
- Education Funding
- Income Tax Planning
- Divorce Planning
- Planning for the Terminally Ill
- Charitable Giving

- Asset Management
- Portfolio Design
- Portfolio Implementation
- Investment Research
- Asset Allocation

- Insurance
- Life Insurance
- Long-Term Care Insurance
- Disability Insurance
- Fixed Annuities
- Variable Annuities

- Retirement/Benefit Planning
- Cash Flow Analysis
- IRAs, SEPs, SIMPLE Plans
- Pension & Profit Sharing
- 401(K)
- Business Succession Planning

# JANE RICARDI, CFP®

Jane Ricardi, CFP®
19 Green Street
Kingston, MA 02364
781.585.5156 Phone
781.585.5157 Fax

jane@janericardi.com
www.janericardi.com