



MOA Council of Interns and Residents

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Today's Goal

**Do Good, Make A
Difference, Help You
Live Your Best Life**

**If You Remember One
Thing: Thirds!**



Today's Agenda

True Wealth Management as a Personal CFO
Advance Planning 101
Risks of Financial Planning
If You're Confused, You Lose.
Am I the Only One?
What's the First Step?

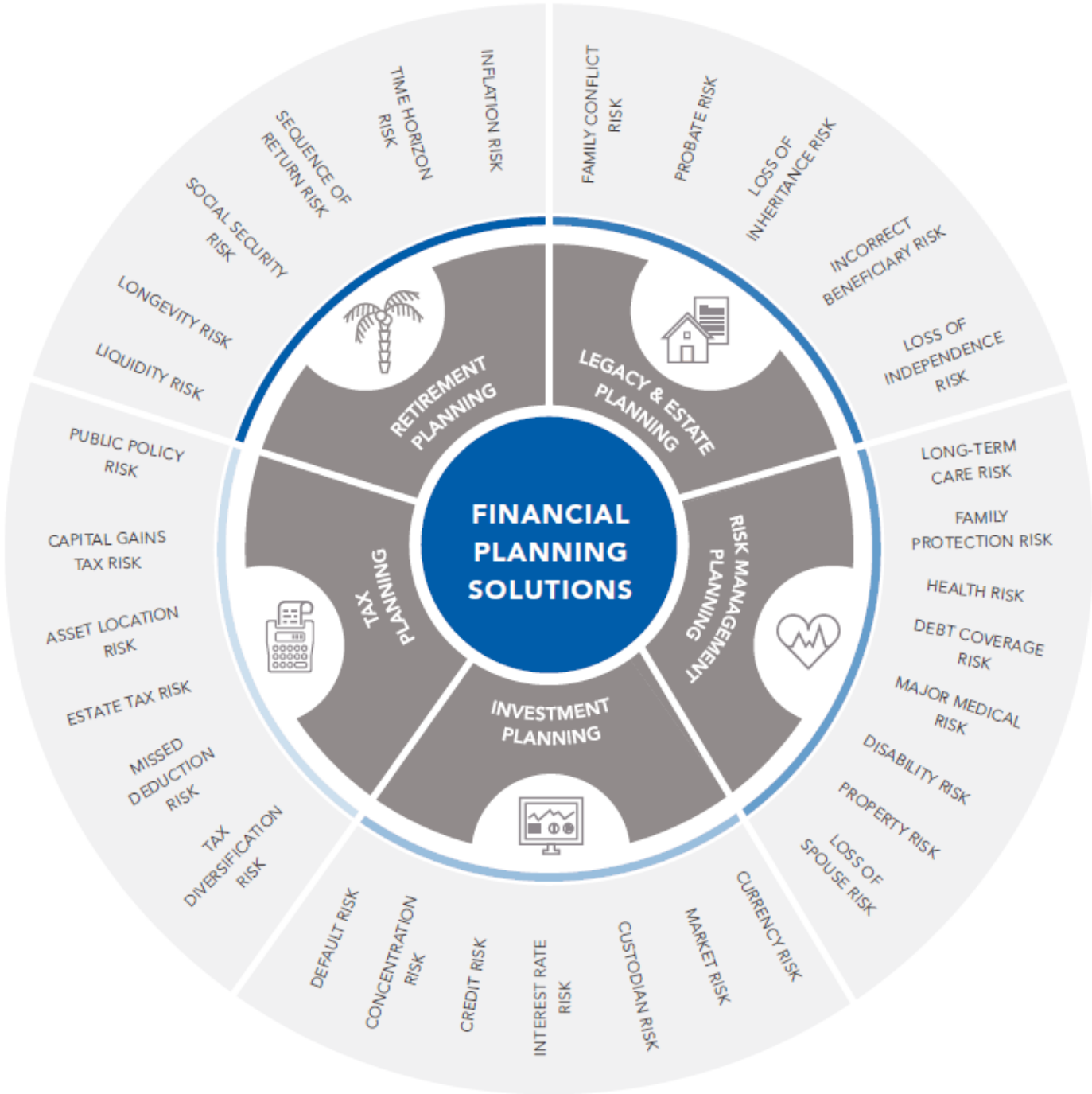


True Wealth Management as Personal CFO



Advanced Planning 101

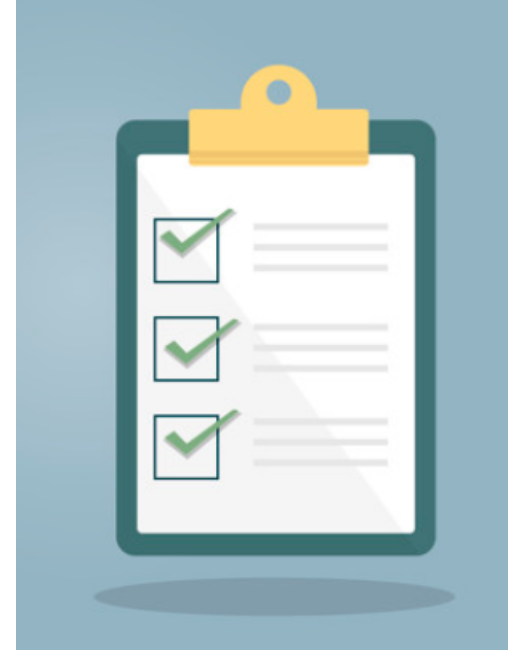




If You're Confused, You Lose

72% of Americans don't have a written financial plan

- 46% don't think they have enough money to merit a formal plan
- 18% say it's too complicated
- 13% say they don't have enough time to develop one



Source: 2019 Charles Schwab Modern Wealth Survey

Am I the Only One?

- 1 in 4 adults (26%) think saving for retirement is too complicated
- 2 in 3 adults do *not* receive retirement saving advice from a financial professional
 - Of those not utilizing a financial professional, over half say they think they would benefit from receiving advice (54%)

Source: Retirement Presentation, CFP Board, April 15, 2019

What's the First Step?

Regardless of where you are on your journey, **you need a plan in place**

- If you already have a plan, **what is your next step to advance this plan?**
- If you don't have a plan, **create one now**



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