



# How ProVest can help you pursue your goals

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## Introduction

Here at ProVest Wealth Advisors, we are committed to understanding what is important to you and what you want to achieve with your money. Once we have that understanding, we develop strategies that help work toward the kind of retirement and lifestyle you want.

What you may not know is that there are a *lot* of things that go into that commitment. As financial advisors, we don't just look at numbers on a spreadsheet or check to see how the markets are doing all day. We are constantly busy – researching, planning, fact-checking, completing administrative work, problem-spotting, problem-*solving*, and much more.

Most of all, we spend each and every day thinking, caring, and stressing over the goals and needs you've expressed to us. Frankly, we feel our job is to stress so that *you* don't have to.

Below is a list of 32 ways that we here at ProVest Wealth Advisors help you work toward your goals. They have been divided into 4 categories.

## We help Plan your Financial Future

*Investment planning is the process of determining what you want, what you need, and what steps you must take to acquire both. Here at ProVest Wealth Advisors, investment planning is an ongoing process*

<b><i>What We Do</i></b>	<b><i>Benefit to You</i></b>
1. Help you commit to your goals by putting them in writing.	In our experience, <i>written</i> goals are followed up far more than unwritten ones. This step is simple, but it makes it more likely that you will achieve your goals.
2. Help you set practical, <i>achievable</i> goals within your desired time frame.	Your time and your money are both valuable. By focusing on the most achievable goals, we can help save you more of both.
3. Help you determine which financial decisions should be addressed first.	Sometimes, you may find you have more decisions to make than you can possibly handle at once. We make life simpler by helping you understand which opportunities and decisions need to be made <i>now</i> .

4. Consider every possible way for you to reach your goals...even if they're unorthodox.	We will turn over every rock to find possible ways for you to reach your goals faster...so that you can enjoy them sooner!
5. Work with you to create a written, step-by-step investment plan.	Having a written investment plan means you will always know what to do and when to do it. That means saying goodbye to confusion, uncertainty, and delay.
6. Update your plan on an annual basis.	Things change ... including your financial goals. Should that ever happen, we can easily modify your investment plan so that it's never out of date.
7. Help you save for and fund your children's education.	Every parent and grandparent dreams of their children getting a good education to secure an even brighter future. Another dream of every parent? That their child won't have to live in your spare room at age 25.
8. Make taking your IRA Required Minimum Distributions as simple and easy as possible.	As your financial advisor, we want to save you time and hassle whenever possible and most of all—avoid a 25% tax penalty.
9. Remind you about upcoming financial decisions that need to be made, or serve as an “early-warning system” whenever potential challenges appear on the horizon.	You've got enough on your plate to worry about. Our job is to take things <i>off</i> your plate instead of piling things on. So we'll act as your financial alarm clock, concierge, and calendar all 365 days of the year.
10. Leverage our experience to provide strategies and solutions you didn't even know existed so you can secure more income, reduce expenses, and get the most out of your finances.	Sometimes, the best way to get past a wall isn't to simply climb up and over. We help you find easier, more efficient ways to overcome any financial obstacles in your path.

## We help you Invest with Confidence

*These days, most people can't afford to reach their financial goals on their employment income alone. The cost of living is simply too high. That's why investing is so important: because it allows you the opportunity to put your money to work for you. Here at ProVest Wealth Advisors, we are constantly looking for ways to help you grow your money and seize opportunities for additional income.*

<b><i>What We Do</i></b>	<b><i>Benefit to You</i></b>
11. Ensure your investments are always chosen based on your specific goals and feelings about risk.	You want to reduce the risk of your money. You want to grow your money. You want to risk it as little as possible. And you want the confidence that comes with knowing all this is done. That's what this step is all about.
12. Keep a close eye on your investments every day.	You don't have time to be constantly checking your phone to see how your portfolio is doing. So we do it for you.
13. Provide investment research that is both usable and easy to understand.	In order to choose the right investments, you have to know what the right investments are. We are tireless in researching which investments can help bring the growth <i>and</i> safety needed to reach your goals.
14. Stay informed on what is happening in the markets.	The markets can change in an instant, dragging your money up or down.
15. Simplify the investing process.	Other people have such complex investments that they don't know what it's doing for them. The simpler your investment portfolio, the easier it is to understand, bringing both organization and flexibility.

16. Find ways to potentially increase your income during retirement.	To enjoy the retirement lifestyle you want, you need income to fund it. We are constantly on the lookout for new ways to boost your income so that you never need worry about outliving your money.
17. Help you understand and get the most out of the investments in your 401(k) or IRA.	Your 401(k) and IRA is one of your most vital sources of future income. We will review it to help you get the most out of it.
18. Help you understand the level of risk that comes with investing.	Some people want as little risk as possible. Others are comfortable with taking on a bit more risk if it means a greater chance at more gains. But many people don't actually understand how much risk they're really taking on. At ProVest Wealth Advisors, you will never have that problem.
19. Refer you to other trusted, expert professionals whenever you need assistance with banking, loans, or tax advice.	We want to make every aspect of your financial life quicker, easier, and less stressful. One way is to act as a conduit to any other professionals you may need to work with, so that you don't need to spend time and energy finding them yourself.

## We help improve your tax situation

*Many people seem to think that improving your tax situation is something that's only available to the wealthiest 0.1%. But simplifying, and in some cases, minimizing, your taxes is something everyone can benefit from. Here at ProVest Wealth Advisors, we are always on the lookout for ways to help you legally keep more of what you worked so hard to earn, enabling you to reach your financial goals that much faster. So when it comes to your taxes, we will:*

<b>What We Do</b>	<b>Benefit to You</b>
20. Help you find ways to minimize taxes when possible.	There are almost always ways to minimize the taxes you are legally required to pay. We won't stop until we help you utilize them.
21. Review your tax returns to find future savings opportunities.	As a child, you learned that turning over rocks often yielded fascinating discoveries. The same is true of your tax returns.
22. Stay current on any tax law changes that apply to you.	The more current and accurate our knowledge of existing tax laws, the more we can help you take full advantage of them.
23. Help you invest in a tax-savvy manner.	Many investors fail to factor in the tax implications of their investments. That can lead them to miss out on some significant opportunities.
24. Explore possible ways to lower your taxes during retirement.	Help you keep more of your retirement savings to actually use in retirement.
25. Coordinate with your other tax professionals when necessary.	Taxes can be complicated. That's why it's important that every professional you work with be on the same page so that your tax situation never gets in the way of achieving your financial goals.

## We help by Serving you

*Over the years, we at ProVest Wealth Advisors have found that being a good financial advisor isn't just about knowledge. It's about service. It's about always being there when you need us. It's about being proactive, alert, and thorough on your behalf, so you can focus on enjoying your money instead of worrying about your money.*

<b>What We Do</b>	<b>Benefit to You</b>
26. Contact you on a regular basis, just to see if you ever have any questions or needs we can help you with.	You should never have to wonder where your financial advisor is or what they are doing. That's why we are committed to always staying in contact with you, specifically by calling to check in with you regularly, send you written information or timely market news, and invite you to attend a comprehensive review of how your portfolio is doing at least once a year.
27. Keep track of life and family changes that could impact your finances.	Children grow up, adults grow old, and nothing ever stays the same. The changes life brings can affect your finances both positively and negatively. We will help you plan and respond to both.
28. Help you stay on the road to achieving your financial goals, no matter what obstacles life has in store.	Want to know a secret? When it comes to achieving financial success, <i>consistency</i> is more important than sophistication. We'll hold your hand when you need it, give you a nudge when you need it, or even provide a shoulder to lean on when you need it...because we are just as committed to you reaching your goals as you are.
29. Provide referrals to other professionals, such as real estate agents, CPAs, and attorneys.	Here at ProVest Wealth Advisors, we have a wide network of trusted professionals and partners that we work with on a regular basis. If you ever have need of a particular type of professional, chances are we can introduce you to someone who is qualified, experienced, and above all, trustworthy.
30. Point out whenever and wherever you	If there's ever a chance you're simply not saving



need to save more in order to reach your goals.	enough for the goals you've specified, we'll let you know immediately ... and we'll also suggest solutions.
31. Provide easy-to-understand education on any financial terms or concepts you may be uncertain about.	Both common sense and industry studies agree: educated investors make better investors. If there's ever anything you don't understand—whether it's a financial term or something you read about online – don't hesitate to come to us. We will explain it to you and answer all your questions, so that you never feel lost, confused, or worried.
32. Be there for you.	Simply “being there” is perhaps the most important thing we can do for you. Whenever you have a question, concern, or problem to deal with; whenever you want someone to hold your hand; whenever you feel overwhelmed, we'll be there for you. Because without you, there is no us. Here at ProVest Wealth Advisors, you are the foundation upon which our business is based.

## Conclusion

If you have an advisor that you're happy with, this list would be a good starting place so you can make sure you are being serviced the way you deserve to be serviced. But if you don't have an advisor or you're unhappy with your advisor, give us a call at 1-800-277-0025 so we can help you work towards your goals.

Cambridge does not offer tax advice

Indices mentioned are unmanaged and cannot be invested into directly. Diversification and asset allocation strategies do not assure profit or protect against loss. Past performance is no guarantee of future results. Investing involves risk. Depending on the types of investments, there may be varying degrees of risk. Investors should be prepared to bear loss, including loss of principal.

Examples are hypothetical and for illustrative purposes only. The rates of return do not represent any actual investment and cannot be guaranteed. Any investment involves potential loss of principal.

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