6 WHAT TO EXPECT AT YOUR FIRST APPOINTMENT

TAKING THE FIRST STEP TOWARD REALIZING YOUR FUTURE FINANCIAL GOALS

Our realistic financial review may help identify efficient and effective strategies to help you with your goal of achieving financial confidence and independence.

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JoAnn Holst
ADVISERS, INC

Let's grow together

WHAT TO EXPECT AT YOUR FIRST APPOINTMENT

1. **In your first 45-minute appointment,** you'll meet with our team of trusted financial professionals to discuss your future financial goals. Based on your financial needs and objectives, we will identify potential tools and strategies aimed at providing you with the confidence in your retirement income strategy that you deserve. We know your time is valuable, so we'll be efficient, and there will be no surprises.

2. **Your spouse, partner, family members or friends should be with you.** One of the most effective ways to build a plan of action is to bring all decision-makers together at your initial meeting. It is important that everyone involved has a genuine understanding of your financial goals from the beginning, so that we can help build a solid retirement strategy together.

3. **You DO NOT have to bring ANYTHING in.** We expect your first meeting with us will be a different experience than any other you have had with a financial professional. You don't know us, and we don't know you, so our first meeting together is designed to give us the proper time to learn about your goals and take an initial peek into your financial world. If you do bring specific items to your appointment, we may not be able to review them on this visit.

4. **We'll determine three things in our initial time together:**

   - **Destination navigation**

     A genuine understanding of your future financial goals is a key element to developing an appropriate plan of action. This meeting lets us assess whether you're on the path to achieving your future goals in light of the financial assets you currently hold.

   - **Can we help you achieve your future financial goals?**

     We can't help everyone who comes through our doors. After our initial meeting, we should have enough information to fully assess whether our realistic financial review may help you on the path to your desired destination.

   - **Are we the right fit for you?**

     We understand that choosing a financial adviser is a very personal endeavor. We'll provide you with the information you need to determine whether you want to take the next step in our financial process to address your future financial goals, but you're under no obligation. Whether or not you want to continue building a relationship with us is a decision *you* get to make.

TO SUMMARIZE:

You'll be greeted warmly and seen at your appointment time.

Your appointment will last no less than 30 minutes and no longer than 60 minutes.

All family decision-makers are asked to attend the entire meeting.

By the end of the meeting, we will determine together whether we can help you address any concerns you may be experiencing regarding your financial strategies.

If Jo-Ann Holst Advisers, Inc. puts together a written financial strategy for you, you may have a better understanding of your current pathway toward retirement.

You may have greater confidence in your financial strategy knowing that trusted, independently recognized professionals are here to help you work toward reaching your retirement goals.

Investing involves risk, including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values. Nothing in this communication shall constitute an offer to sell or solicit any offer to buy a security or any insurance product.

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