DO YOU KNOW WHO SHOULD BE ON YOUR **FINANCIAL TEAM?**

WHAT IS A FINANCIAL TEAM?

- Not just for the wealthy
- Helps you make smarter money decisions
- Covers saving, spending, borrowing
- Supports long-term planning



YOUR CORE FINANCIAL TEAM

- Trusted financial institution
- Financial advisor
- Tax professional
- Insurance agent





WHEN TO START BUILDING YOUR TEAM

- Start earlier than you think
- Begin with a financial institution
- Add experts as life changes
- Don't wait for a problem



CHOOSING THE RIGHT FINANCIAL HELP

- Choose trust over convenience
- Look for clear explanations
- Build a relationship
- Ask questions / get second opinions