

# VERA:

THE LATIN WORD FOR TRUE, GENUINE, FAIR, AND PROPER



## THE NEW YORKER

July 5, 2010

“When it comes to financial matters, many Americans have been left without a clue. The financial markets have become a dizzying emporium of choice... The decisions are more numerous and complex.”

### WE BEGIN WITH THE BASICS



BUDGETING



FINANCIAL  
PLANNING



INVESTMENTS



INSURANCE



ESTATE  
PLANNING

### NEEDS ANALYSIS:

YES

NO

1. Would you like help reducing your monthly expenses?		
2. Would you like to know if you are saving enough for retirement?		
3. Would you like to know if your investments have the potential to generate the returns you will need to achieve your goals?		
4. Would you like to know if you need life or disability insurance?		
5. Would you like a better understanding of your employer benefits?		
6. Would you like help planning for future college expenses?		
7. Would you like help establishing an emergency reserve fund?		
8. Would you like help regaining control of your finances?		

**For a fixed monthly fee, your Vera Advisor will examine your entire financial situation, complete a detailed plan and meet with you every six months to ensure progress toward your goals.**

### Schedule Your Appointment Today

DATE	TIME	LOCATION



3055 Montclair Drive  
Clarkston, MI 48348

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