

## ***“Our Work: Fulfilling and Challenging”***

We enjoy what we do, and look forward to coming to the office. Helping clients make sense of the financial world and achieve lifelong goals is highly motivating and gratifying. Yet, we’ll tell you -with so many factors beyond our control- it requires patience and a measure of tenacity.

- **What We Can’t Control:** We recognize that we can’t guide the stock market, political and economic policies, global issues, and monetary actions . . . all of which affect client portfolios. Nor do we control you. Working in this sea of unknowns has always presented us some of our greatest challenges to successful guidance.
- **What We Can Control:** When we develop a thoughtful plan, we can –with our clients- control what is spent, what is saved, how we manage risk, and how we diversify assets. And we can temper your actions when things seem to be spiraling beyond reason.
- **Why We Plan:** We emphasize establishing goals and having a formal plan to achieve them. Money is a means to “ends,” and we manage toward these ends. This takes time and the commitment of all parties. But it’s worth it. With a roadmap, you know your assets and actions are marshalled in a fashion to help take you successfully on your journey. And you’re far better off than the guy who’s left scratching his head hoping the latest stock market quote will tell him he’s doing ok. Working with a formal plan can help yield better results.
- **Honesty:** At times, plans *and* portfolios do get off track, or clients may stray from the plan, and it’s time to recalibrate. As difficult as the conversations sometimes are, our clients expect honesty if they are to regain their footing. It may be redefining goals, talking about curbing spending, a discussion about how to save more, or what we can realistically expect from investments. To be anything less than honest would be a disservice to our clients.
- **Confidence:** We’ve experienced enough in this business to truly believe that you and your family will be fine if you allow us to help. That’s not conceit, but rather the result of assimilating the lessons we’ve learned, staying current with the technology, and listening to what you want. We *can* help you find a path.
- **We Harp on Health Care Planning:** Most of you know we’re persistent about some things. If you’re over 50 we’ve probably talked to you about insuring against the risk of a long term illness . . . you may not want to think about it, but we’d be remiss and unprofessional if we didn’t talk about this potentially devastating event.

Same thing with other health care costs, as it's estimated (Fidelity study) a retired couple will spend in excess of \$260,000 (in today's dollars) for health care in their lifetime, and that excludes long term care expenses.

- **We Harp on Estate Planning:** You work hard, you're responsible, you save money, maybe you raise a family, and you're enjoying life in retirement. Why would you *not* spend a few bucks to be certain the assets you leave behind go to those you want to receive them? Rather than leaving loved ones to puzzle over it, guess your intent, or-at worst- fight over your money.
- **Happy Moments:** As "Hannibal" Smith said, "I love it when a plan comes together." That was George Peppard on the 1980s show "The A-Team." He was right . . . the best part of our job is seeing people able to do what we helped them plan for. It could be sending the first child to college, or welcoming her home after graduation; taking a big vacation they budgeted for; paying for a wedding; or feeling comfortable in retirement. This is how we measure our success.
- **Avoiding the Heroic:** If we've communicated effectively with each other, if we have understood and shared the burdens, and if we've strived to make steady –if not dramatic- progress . . . well, then you're probably in a good financial place. That's the culmination of "chipping away" at goals, and not being greedy, it's the type of steady progress (albeit with occasional setbacks) that leaves us *not* having to do something risky and magnificent to pull things out of the fire at the last minute.

**Our overarching priority is to focus upon what's important to you.** When you keep your mind on the big ideas and your core values . . . the normal, expected pitfalls on the path are trivial. They become just a momentary "rattle" on what can be a smooth ride.

***Life isn't easy for most of us, and we recognize that.*** But, if you've got someone in your corner who's ambition it is to help you "make it the distance," it's gotta help.

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