



Bank | Insurance | Private Advisory



Roadmap to Financial Planning



Secure Your Future with Expert Financial Planning!

Discover the Benefits of Financial Planning through STAR Financial Bank

- **Tailored Strategies:** Personalized plans to meet your unique goals.
- **Customized Portfolios:** Maximize your investments and savings potential.
- **Risk Management:** Safeguard against unexpected financial challenges.
- **Retirement Readiness:** Ensure a comfortable and worry-free retirement.
- **Professional Guidance:** Expert advisors dedicated to your financial success.

Start Planning Today! Contact STAR Financial Bank to Schedule Your Consultation.



Why STAR?

Our experienced Private Advisory team can provide you with personalized financial solutions designed to help you achieve your goals and dreams while also protecting what's most important to you.

- **Retirement Planning:** Our investment team stands ready to support you in retirement planning. We have all the tools to help you understand how much you will need in retirement and how to get there based on your goals and dreams—a retirement plan customized exactly for you.
- **Financial Planning:** Your financial goals are unique to you and may include saving more money for retirement, getting out of debt, phasing out a business, or improving your credit score. We offer comprehensive and modular financial planning.
- **Education Planning:** Funding your child's education is one of the most important steps you will ever take, and there are many things to consider including projecting the cost, your ability to take advantage of tax credits, how a 529 or Coverdell plan can help, and the role of institutional, state and federal financial aid.
- **Estate Planning:** We offer the highest level of expertise in estate planning, partnering with a trusted team of professionals to grow, preserve, and transfer your wealth to the next generation.
- **Trust Services:** Your fiduciary officer will guide you through the legal and taxation differences between a living trust and a testamentary trust and support you in carrying out the activities necessary to set up the trust that is right for you.

Things to Consider

A good financial planner is one who can help you chart a course for all your financial needs.

- In which aspects of your financial life do you need assistance? Are you focused on retirement planning, debt repayment, insurance, or estate planning?
- Look for advisors who adhere to a fiduciary duty. Are they legally obligated to act in your best interest?
- Consider how advisors charge for their services. Whether it's an annual fee, hourly rate, or commission, make sure their offerings match your specific needs.



Steps of the Financial Process

The process is pretty simple.

- Set up an initial discovery meeting to identify your specific needs
- Design a plan specific to your goals
- Deliver and implement that plan
- Follow up with quarterly or biannual implementation meetings to discuss progress and any changes.