



YOUR FINANCIAL FLIGHT PLAN

No pilot would ever consider a take-off without filing a detailed flight plan first.

Why not? Because when you're up in the air there are no streets, stop lights or direction signs to follow. Weather conditions can change quickly. And, visibility is often limited.

To get to their destination safely (and on schedule), pilots make their best guesses about what they'll encounter during their flight while they're still on the ground. When they're in the air and come across things like turbulence or bad weather, they use what they've learned to make even better guesses, so they can avoid being blown off course.

How often do flights go according to plan?

According to pilots, the answer is "almost never". Despite this, they continue to diligently plan their flights. They do this for two critical reasons: to minimize the chances of running out of fuel before reaching their destination and the risks of midair collisions.

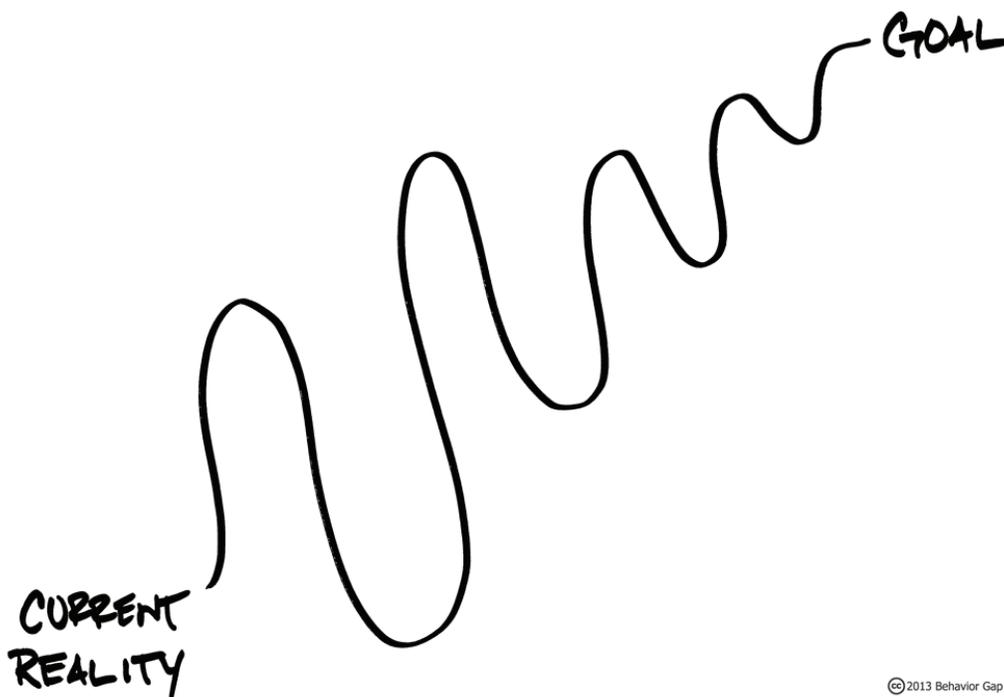
In many ways, our lives are like flights. We all have destinations we want to "arrive" at sooner or later. None of us has unlimited "fuel". And, given life's unpredictability, the risk of a "collision" between our dreams and the realities we can't control, like interest rates, market downturns and even our own health, is constant.

Despite these similarities, less than 30% of people have filed a detailed plan for their journey through life. The remaining 70% are just winging it.

That's why we created **Better Money Choices™**

By giving you the tools you need to make your best guesses at what your future journey holds for you, you'll be able to make **Better Money Choices™**. Choices that will help ensure you get to your destination safely – and on-time.

And when unforeseen events happen, as they will, and you run into turbulence or bad weather? You'll know how to make the necessary corrections to your plans so you don't get blown off course and can continue your journey (even if you discover the runways are backed up and your luggage has been re-routed to Sudbury.)



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Filing an accurate, optimized flight plan requires millions of complex calculations. Let **Better Money Choices™** – your financial co-pilot – do the work so you don't have to.