

# Who Is on Your Financial Dream Team?

On a team, all players count, but some key positions are more critical to success.

## Offensive Strategy

No matter what's in your end zone — retirement, a major purchase or starting a business — growing your wealth will help you move toward your goal.

## Defensive Strategy

You can't win a game without solid defense — protection can be as important as growth.

## Blue-Chip Players for Your Financial Dream Team

Whether it's football or finances, having the right people on your team can be a game-changer.

### OFFENSE

## Financial Professional

Like a quarterback who sees the whole field, more than half of US workers who use a financial professional say that they have an excellent understanding of their overall financial position.<sup>1</sup>

### Signature Play: Option

Life is filled with unexpected opportunities and challenges. A financial professional can help you draw-up a flexible plan with plenty of plays, so you can make the most of each stage of life.

## Digital Financial Tools

Among the most confident segment of US workers, nearly half report using both a financial professional and online financial tools to build their financial strategy.<sup>1</sup>

### Signature Play: Lateral

By using all the financial tools at your disposal, you stand the best chance of achieving your goals. Collaboration works: 83 percent of the most confident segment of US workers say they are very satisfied with life overall.<sup>1</sup>



## DEFENSE

### Accountant

An accountant can be the first line of wealth protection. 77% of business owners say they have trusted people to advise them on financial topics.<sup>1</sup>

### Estate Planner

Estate planning is all about loved ones and legacy. 58 percent of US workers prioritize building an estate for their heirs.<sup>1</sup>



#### Signature Play: Run Defense

One of the best defenses against small business failure is proactive accounting guidance to help you optimize cash flow, identify tax advantages and make sound financial decisions.

#### Signature Play: Pass Defense

An estate planner works to defend your legacy goals and optimize every facet, from tax planning to ensuring effective wealth transfer to your beneficiaries.



## THE WINNING GAME PLAN



US workers are playing to win, with 65 percent having a formal, written financial plan. But many are missing critical elements. Research shows that people who feel most confident about achieving their financial goals do four things consistently.<sup>1</sup>



Create a written plan, often with a financial professional, and stick to it.



Have a strategic relationship with a financial professional that they trust.



Consider diverse growth and protection solutions.



Learn about financial principles and solutions.



**So, draft your financial dream team and use them to help create a game plan to bring your own financial game to the next level.**

<sup>1</sup> The Guardian Study of Financial and Emotional Confidence™, 2021

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