

What is Fee-Only Financial Planning?

Fee-Only financial planning means that the financial planner is compensated solely by their clients, **and do not accept commissions or compensation of any kind based on the products that they recommend.**

(I don't sell stocks, mutual funds or insurance of any kind)

What kind of advice do fee-only financial planners give?

How to allocate the mutual funds in a 401K? Don't just ask the person next to you!
Help with college planning—financial aid—the best plans!
Long term care coverage: Many policies don't truly cover you for the future!
What should I do if the stock market is doing poorly? Don't panic, take advantage.
Where is the best low-cost place to start an IRA? Use the power of the Roth IRA!
What should I do with my retirement plan now that I am leaving my employer?
When should I take the stock options that I have? Careful options planning is important!
What type of business entity should I set up for my small business?
What type of retirement plan would be the best for my small business? A critical decision!
What is a fair value for my business? Don't rely on this only for retirement money!
I am leaving my employer—what should I do about health benefits?
I am getting divorced—what are the things that I need to consider?
Do I have enough to retire? How do you want to live? A comprehensive plan makes a very significant difference!
Should I take a 15 or a 30 year mortgage, do you know which builds equity faster?
Should I lock in my student loans? You can save thousands by using the right consolidator!
How can I get rid of this credit card debt and still live on my salary?
Credit Cards----let's make a plan, don't let this disease drag your plan down!
We have struggle with debt—how do we build up our asset now?
How much should I save in my retirement plan? This is very important!
My spouse is contesting my alimony payment—what should I do?
Should I use a custodial account for my children? Be careful here!
I haven't written a will yet—what should I consider? Don't let the state decide!
Do you have a living will written? It really is a must, don't delay.
We are not married—how should I protect my partner at death?
Why should I participate in my employer's cafeteria plan? It could save you plenty!
My assets are in various things and various companies—should I consolidate them?
Estate planning, how can I maximize my legacy? How do I get it set up?
Disability insurance, is it right for you? There are big differences in coverage!
AND MUCH MORE

Why should I hire a fee-only financial planner?

Most people lack the expertise needed to evaluate and recommend things like a portfolio allocation; understand various types of insurance, 401Ks, IRAs, Mortgages, Estate Planning, etc.

What do fee-only financial planners charge?

Fee-only financial planners charge by the hour for their services. This takes away the possibility of having a conflict of interest due to selling mutual funds, stocks or insurance. When someone sells you a product there is an incentive to sell it to you---via a commission for that product.

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