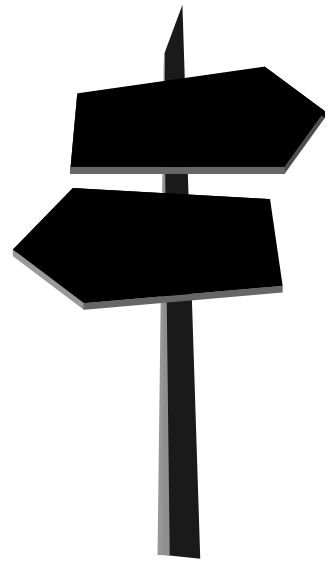

A FINANCIAL ADVISOR'S GUIDE TO MAKING GOOD FINANCIAL DECISIONS

1. DECIDE WHAT IS MOST IMPORTANT TO YOU

A common mistake people make is to give up what they want most for what they only want right now. Decide which goals in life are truly important to you, and make working towards those goals your top priority. Then...

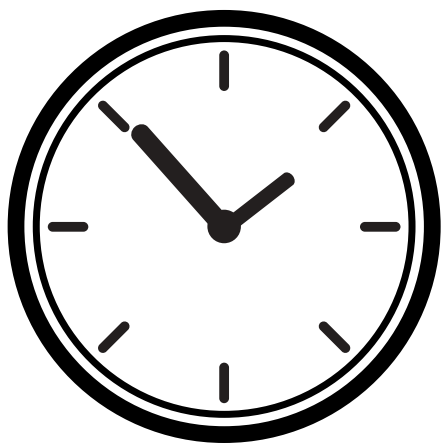
2. ALWAYS ASK YOURSELF, "WILL THIS DECISION BRING ME CLOSER TO MY GOALS, OR TAKE ME FURTHER AWAY?"

Humans tend to prioritize the short-term over the long-term. But an easy way to determine if your decision is a good one is to ask yourself if you're mortgaging your future to pay for your present.



3. DON'T RUSH. TAKE YOUR TIME AND STUDY YOUR OPTIONS.

Financial decisions rarely need to be made in a hurry. In fact, fast decisions tend to be poor decisions! Get all the facts and learn your options, so that your decision is at least an informed one.



4. THAT SAID, FOCUS ON MAKING "GOOD" DECISIONS OVER "PERFECT" DECISIONS.

Voltaire once said, "Perfect is the enemy of good." When making a financial decision, don't stress so much over whether your decision is perfect that you end up paralyzing yourself and missing out on opportunities. A lot of small, good decisions tend to weigh more than one perfect decision.

5. ASK QUESTIONS!

The most important thing you can do to make good financial decisions is to ask questions first. Talk to qualified experts. Chat with people who've been in the same situation as you. As the saying goes, "He who asks a question is confused for a minute. He who does not is confused forever."

