

CRITICAL TRANSITIONS WEALTH ADVISORS

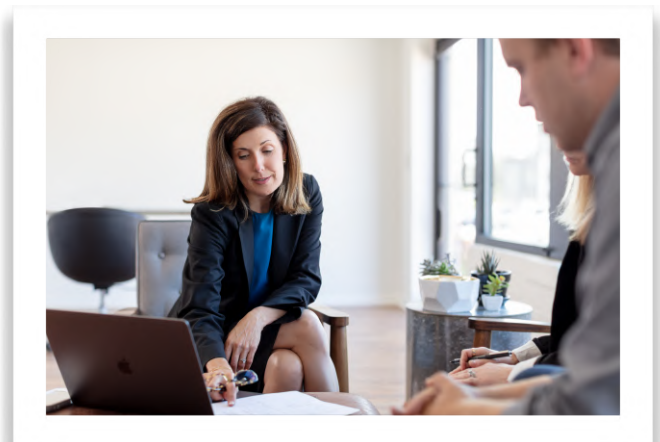
Benefits of Having a Financial Planner

No matter what your level of investment experience or sophistication, you may benefit from developing a relationship with a financial planner. Why? Because a qualified financial planner is trained to analyze your personal situation and design a program to help you address your unique financial goals and objectives.

Financial planners can also earn certifications or designations by completing accredited courses of study. I am licensed as a CERTIFIED FINANCIAL PLANNER®. Generally CFP® is a much sought after designation for those who wish to offer financial planning advice. This designation is awarded by the Certified Financial Planner Board of Standards. To attain the CFP® mark, an individual must a) Complete an advanced college-level course of study addressing the financial planning subject areas of insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning, and attain a Bachelor's Degree from a regionally accredited United States college b) Pass the comprehensive CFP® Certification Examination which is administered in 10 hours over a two-day period c) Complete at least three years of full-time financial planning-related experience and d) Agree to be bound by CFP® Board's Standards of Professional Conduct.

Knowing what services a planner offers can help put you at ease and set the foundation for a long trusting relationship. Some of the multitude of services I offer include:

- ✓ Ongoing financial planning
- ✓ Goal Setting and prioritizing
- ✓ Year-end tax planning and check up
- ✓ Collaboration with other professionals you work with (CPA, attorney)
- ✓ Retirement planning to include advice on HSA accounts
- ✓ Social Security consultation and implementation
- ✓ References for Medicare planning
- ✓ Estate planning
- ✓ Life insurance and risk management reviews (review of life and P&C policies)
- ✓ Investment disciplines to assist in risk management



Family Financial Review

Planning for your family's financial future doesn't have to fall on your shoulders only. By having your spouse or children participate in these conversations, I believe we can create an empowered, unified approach to your family's financial future. I would welcome an opportunity to meet with you and your loved ones to understand each person's priorities and financial goals so that we can work toward creating a custom, holistic education plan that addresses your family's unique needs. This meeting will be about goals and the broad picture of your family's future; we do not need to discuss money and numbers if you would prefer not to. Having family planning conversations sooner rather than later can potentially help minimize future disagreements and contribute to making your family members feel comfortable and confident about the path you have all created together.



Mid-Year Financial Checkup

Like annual physicals, a yearly financial checkup can help uncover hidden problems, inspire you to set new goals, provide information you need to improve your health, and help make sure you're on track for well-being. I specialize in thoughtful and objective investment guidance aimed at keeping your financial in goals in shape.

If you any questions about your financial health, have any significant changes in going on in your life, or want to schedule your annual review, please contact us at 803.749.7012.

Power of the Purse

Women in Philanthropy and The United Way of the Midlands' annual Power of the Purse fundraising event was held on May 18th at the Columbia Museum of Art. This annual event benefits women and children's causes in the Midlands.

Stephanie, a former WIP Executive Committee member, and Critical Transitions Wealth Advisors, are proud supporters of this event, raising money for the financial stability of women in South Carolina!



Reverse Magazine Podcast

Stephanie was featured as a guest speaker for Reverse Magazine's podcast series. Reverse Magazine and Podcast helps with navigating the role reversal that occurs when caring for aging parents. On May 15, she discussed "Financial Planning for Caregivers," providing some financial tips for current caregivers of aging parents or loved ones, or for those who are preparing to be a caregiver in the future.

Check out the podcast here: <https://reversemagazine.us/financial-planning-caregivers/>



Happy Summer!

The kids are finishing up school and beach weather is upon us! In recognition of the weather getting warmer, June serves as Great Outdoors Month and is also the national month for camping, roses, and rivers. Don't miss out on these fun national days recognized in June:



- June 1: National Go Barefoot Day
- June 6: National Drive-in Movie Day
- June 20: National Ice Cream Soda Day
- June 22: Go Skateboarding Day
- June 30- National Meteor Watch Day

Get outside and enjoy your summer!

Moms and Dads

We hope all our moms out there had a wonderful day being celebrated and pampered on Mother's Day! Dads, your day is coming up - enjoy!!

Happy Father's Day - June 18!



Office Hours

June 19 - Our office will be closed in observance of the Juneteenth holiday



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