

CRITICAL TRANSITIONS WEALTH ADVISORS

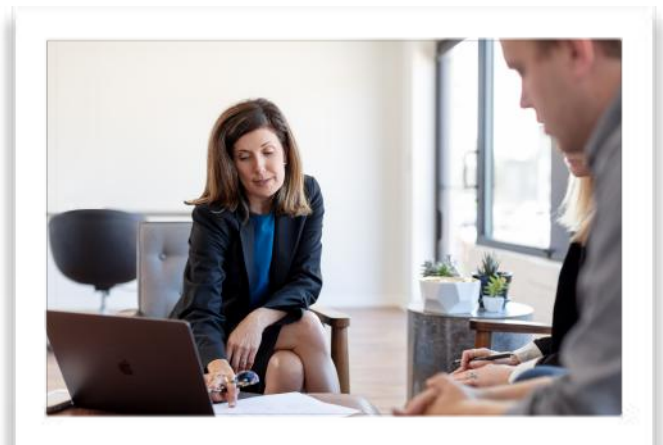
Benefits of Having a Financial Planner

No matter what your level of investment experience or sophistication, you will 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.

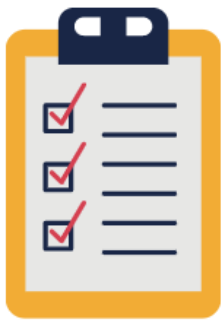
Knowing what services a planner offers can help put you at ease and set the foundation for a long trusting relationship. Some of the multitude of services I offer include:

- ✓ 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 secure 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.

Econ Quicktake: Fed Tells Us Three Reasons Inflation Will Ease

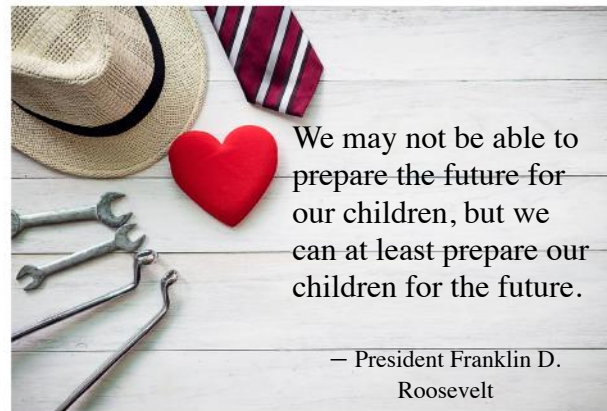
- Some of the top reasons that inflation could ease in the medium term are supply chain improvements, a growing labor force, and waning stimulus effects.
- Right now, the economy shows waning impacts from stimulus, and some firms report the beginnings of repaired supply chains.
- However, we are still waiting to see re-entrants joining the workforce.
- The Federal Open Market Committee (FOMC) will likely hike by 50 bps at their upcoming meeting, but if growth prospects falter, the FOMC could likely revert to more conservative 25 basis point hikes later this year. Much is riding on the upcoming PCE deflator.



*School's Out for
Summer! We hope you
have a fun and relaxed
one!*

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!



We may not be able to prepare the future for our children, but we can at least prepare our children for the future.

— President Franklin D. Roosevelt

Office Hours

June 20 - Our office will be closed in observance of the Juneteenth holiday



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Come see us in our new location!

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