

**N**o matter what you do, being prepared for the future is vital, says Kelly Haefling, Wealth Advisor at BMO Nesbitt Burns. “It’s something we focus on within our practice, and it’s also important for our clients.”

Haefling Wealth Advisory Group has a multi-generational team that takes care of two- and sometimes three-generation families.

When a crisis hits – whether an unprecedented pandemic, or something much more common – what may have seemed like an excess of caution, instead looks like prudence or even brilliance.

“By having meaningful conversations to ensure you are prepared and reviewing your plan during tough times, it can help you and your family make decisions that are best for you and make sure we are still on track to meet your goals,” says Investment Advisor Andrew Haefling.

# WEATHERING THE STORM

## Planning pays off when good times go bad

Kelly, Andrew, and their colleague Beverly work as a team to offer each client the support and advice they need. Their process begins with a thorough exploration of each client’s current financial situation and a discussion of goals and objectives.

“Once we know where you are, and where you want to be, you can clearly map out the barriers and

plan a route to get you from here to there,” says Kelly. With all the essential components in place, you can be equipped to weather any financial storm and avoid reactive activities driven by emotions. By reviewing your current situation and making any necessary changes, this can provide you with peace of mind that you are still on track to achieve your financial goals.

They also work closely with other professionals. “Having a will, a power of attorney, and

sufficient insurance coverage – these are all vital parts of your financial plan,” Kelly explains. “Because one day you may need others to make decisions

for your money. You may need clarity on the type of support you need if you are seriously ill. Your family will act on your wishes and intentions.”

Imagine how calming it is to be prepared in advance for what life brings, while having someone you can trust to implement your plan.

This will bring relief to you and your family, knowing your affairs are in good hands no matter what stage of life you are in.

We are here to help you...  
Be Prepared.

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**BMO**  **Financial Group**  
We’re here to help.™

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