Financial Planning

The first step to a more confident future

Eagle Strategies LLC

AVAL FINANCIAL STRATEGIES & INSURANCE SOLUTIONS, INC.

Every successful journey starts with a roadmap

You have dreams—for yourself, your family, and maybe a family business. Bringing those dreams to life, however, requires a thoughtful and carefully crafted financial plan. A plan specific to your unique goals, circumstances, individual preferences, and appetite for investment risk.

It starts with a trusted financial advisor—someone to help you translate your dreams into quantifiable goals and then identify appropriate strategies and solutions to achieve each of those goals with as little risk as necessary.

Whether your focus is on protection planning for your family or business, preparing for retirement, funding your child's education, taking care of aging parents or a special needs child, transitioning a business, or creating a legacy for your heirs or the charitable causes you care about—a solid plan is the first step on any successful journey.

But financial planning isn't a one-time task—it's an ongoing process. Life evolves. Unexpected events occur. Circumstances change. And each of these may require you and your advisor to make periodic plan adjustments to reflect shifting priorities.

Does planning work? The data makes a compelling case

People who follow a clear financial plan enjoy a significant ‘planning premium.’

On average, investors who work with an advisor can gain up to 5.1% of returns in added value over the long run compared to investors who do it alone. While that may not seem like a tremendous benefit, over time it really adds up.

Imagine you begin saving $1,000 per month at age 30, and keep it up until you retire at age 67. If you were able to earn a reasonable 6.25% average annual return on your savings, your portfolio would be worth a little over $1,735,000 when you retire. Now, consider what happens if you increase your return by an extra 5% thanks to an advisor. The same monthly savings amount would yield a portfolio worth a little over $6,610,000 when you retire—280% more wealth!*

Not only do investors who work with an advisor tend to hold a considerably broader range of assets (potentially lowering their overall investment risk through improved asset allocation and diversification), they're much more likely to stick with their plan when markets turn volatile.

* 3 ways an advisor can help make a different," *Fidelity,* April 23, 2024, https://www.fidelity.com/viewpoints/investing-ideas/financial-advisor-cost. Calculated with a monthly compounding contribution at the end of each month with an Investment Calculator on Calculator.net

There is no implied assurance or guarantee that an investor will realize similar results. Past performance is no guarantee of future results. All investments involve risk, including loss of principal.

The financial planning process

Together, you and your Eagle Strategies financial advisor will engage in a simple but effective multi-step planning process. Each step in this collaborative process builds on the previous, ensuring that your goals are fully understood, and all the essential data we need to analyze your financial picture has been gathered to develop a targeted strategy.

INITIAL DISCUSSION

It begins with an honest and open conversation about your past successes and failures, your financial attitudes and behaviors, and the goals you view as needs, wants, and wishes. Depending on your circumstances, we may focus on some or all of the following:

NET WORTH ANALYSIS

CASH FLOW ANALYSIS

EDUCATION PLANNING

INVESTMENT PLANNING

RETIREMENT PLANNING

PROTECTION PLANNING

ESTATE PLANNING

BUSINESS PLANNING**

EXECUTIVE BENEFITS PLANNING

CHARITABLE PLANNING***

** Eagle Strategies financial advisors cannot do a formal business valuation analysis.

*** Eagle Strategies financial advisors cannot provide tax, legal, or accounting advice. Please seek the guidance of your own professional tax, legal, or accounting advisor before making any decisions.

“A goal without a plan is just a wish.”

– Antoine de Saint-Exupéry

DESIGNING THE PLAN

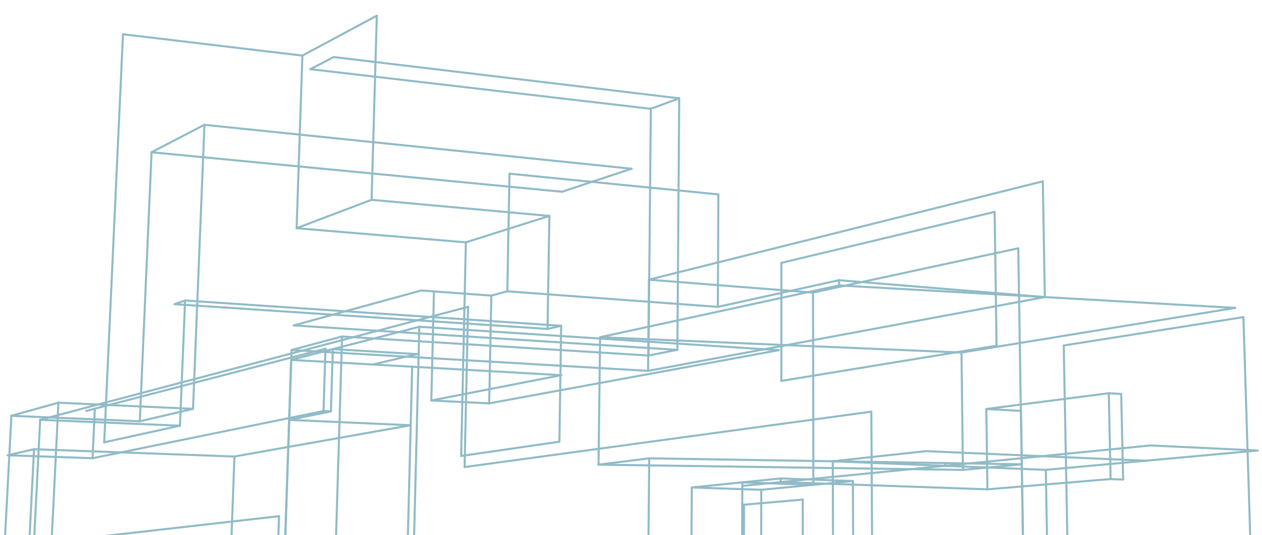
Once your advisor has gathered all the necessary data and developed a clear understanding of your goals and priorities, they will conduct a careful and thorough analysis to design a personalized strategy to meet your particular financial objectives.

DELIVERING YOUR PLAN

Together, you and your advisor will review your proposed financial plan—and once all details are agreed to, implementing the various strategies can begin. The benefits of choosing us to help execute your plan are many: a financial expert who is well-versed with your life, your preferences, and your concerns; and a trusted guide to help you navigate volatile markets, changing goals, or other unexpected circumstances.

Why Eagle Strategies?

We're committed to building a successful, long-term relationship with you and your family. That commitment, coupled with our exceptional qualifications, expertise, and access to impartial research, tools, and best-of-breed investment solutions, makes us the ideal partner to help you achieve your full financial potential.



“Someone’s sitting in the shade today because someone planted a tree a long time ago.”

– Warren Buffett

PROTECTION. RETIREMENT.
INVESTMENT. ESTATE.

Trusted Guidance. Comprehensive Solutions.

HADI AHMADI AVAL is a Registered Representative offering securities through NYLIFE Securities LLC, Member FINRA/SIPC, a Licensed Insurance Agency, and a Financial Adviser offering investment advisory services through Eagle Strategies LLC, A Registered Investment Adviser.

HADI AHMADI AVAL is also an agent licensed to sell insurance through New York Life Insurance Company and may be licensed to sell insurance through various other independent unaffiliated insurance companies.

Aval Financial Strategies and Insurance Solutions, Inc. is not owned and operated by NYLIFE Securities LLC, Eagle Strategies LLC and its affiliates.

Eagle Strategies LLC (Eagle) is an SEC-registered investment adviser. Registration with the SEC does not imply a certain level of skill or training. Eagle investment adviser representatives (IARs) act solely in their capacity as insurance agents of New York Life, its affiliates, or other unaffiliated insurance carriers when recommending insurance products and as registered representatives when recommending securities through NYLIFE Securities LLC (member FINRA/SIPC), an affiliated registered broker dealer and licensed insurance agency. Eagle Strategies LLC and NYLIFE Securities LLC are New York Life Companies. Investment products are not guaranteed and may lose value. No tax or legal advice is provided by Eagle, its IARs or its affiliates.

HADI AHMADI AVAL, CFP®, RICP®, MBA
Financial Advisor and Founder
Aval Financial Strategies and Insurance Solutions, Inc.
550 S. Winchester Blvd. Ste 405
San Jose, CA 95128
www.avalfinancial.com

ES.DBA.FinancialPlanning
SMRU 5021964 (Exp. 08/31/2026)

Eagle Strategies LLC