WORTHEN CLIENT JOURNEY

Worthen Financial Advisors seamlessly guides our clients through various ages and stages of their lives and financial journey.

1. Busy Professionals (Accumulation):

- Get organized so you can create and reach your financial goals
- Come up with a plan to pay off debt, including cars, credit cards, student loans and more
- Workplace benefit review and advice
- Establish the right mix of assets to use income wisely

2. Pre-Retirees (Preparation):

- Make the most financial impact during the final working years
- Gradual shift towards preparing for retirement 5-10 years in advance
- Customized financial solutions for evolving needs
- Implement or fine-tune strategies now to minimize your lifetime tax liability

3. Retirees (Decumulation):

- Determine when to start Social Security
- Decide which accounts to draw from and in what order to be most tax efficient
- Minimize taxes for clients (and heirs)
- Personalized strategies for wealth preservation and distribution

WORTHEN
FINANCIAL ADVISORS

Our firm's processes are uniquely positioned to provide the support you need for the long-term.