GUIDESTREAM FINANCIAL PLANNING

Planning with purpose lays the foundation for responsible and effective stewardship of resources. Unfortunately, when it comes to finances, too many people bypass the planning stage, invest without clear goals, make decisions based on emotions, and simply hope for the best.

The purpose of financial planning is to alleviate confusion and fear and replace them with hope and peace for the future. An ongoing relationship with a financial adviser can help you:

- Have a clear long-term financial plan for the future
- Invest assets according to your plan
- Navigate life changes that affect finances
- Stay up to date with the latest financial news and regulations
- Avoid making emotional financial decisions
- Stick with your plan through thick and thin

KEY INFORMATION

GuideStream offers **comprehensive financial planning** to help you gain a holistic understanding of your financial life, and **focused retirement planning** to specifically help you know if you are on track to be successful in retirement.

We acknowledge the planning process can seem overwhelming and intimidating. Our advising team consists of credentialed professionals who care about stewardship and mission as much as returns and retirement. They view their career as a calling and will help you every step of the way.

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FREQUENTLY ASKED QUESTIONS

How is GuideStream related to FM Financial?

GuideStream is the wholly-owned subsidiary of FM Financial. It was established as a Registered Investment Advisory firm to serve the financial planning and investment management needs of FM Financial's clients and friends from a biblical perspective.

What credentials do GuideStream's advisers hold?

Our advisers have a wide range of qualifications, certifications, and degrees. Please scan the QR code or visit www.guidestream.com to meet our team.

How often should I meet with my adviser?

Just as you check in with your doctor or dentist from time to time, you will need to have regular "check-ups" with your adviser regarding your financial plan, especially when life-changing events occur that may affect your finances (marriage, children, loss of job, etc.). Advisers are happy to speak with you in person or via email, phone, or video conference.

Are you a fiduciary?

Yes! As a Registered Investment Advisory firm, we are legally obligated to serve you as a fiduciary. This means we adhere to the highest standards of conduct and will always put your interests ahead of our own.