



Financial life planning is about discovering, planning and living your life story. We work with you to understand your money mindset, identifying what you value most in life so your life story meshes with your financial plan.



John S. Bivens

Yorkville, Illinois

(630) 553-3740

jbivens@latitudefinancial.net



Investment advice offered through Latitude Advisors, LLC—(772) 770-1950*

The Financial Life Map Program, was created on the premise that all life events carry a financial impact. Some of these events have minimal emotional effects, while others may seem life changing. On the positive side, events like marriage, the purchase of a home, birth of a child, a promotion at work, are just a few of the many great things that can happen in one's life.

On the other hand, death, disability, a car accident, house fire, job loss and unexpected medical expenses, have a more profound and negative impact on our lives. When events like this occur, you need someone at your side, to help you make the best financial decisions you can, with the resources you have available. Our Financial Life Map Program advisors, stand ready to help you navigate through difficult times.

Making the wrong financial decision in times of deep emotional stress, can linger with you for years, and may permanently alter your long term financial goals.

The goal of the Financial Life Map Program, is to heighten awareness around life events, positive or negative, and to assist our clients by creating awareness of the numerous life events, expected or unexpected, and helping them make sound financial decisions in good times as well as bad.



— Life Is A Journey And Only You Hold The Map —



We believe in relationships with *you*, not with your money. We take the time to understand who you are and what you want out of life – helping you to live your life according to the values you cherish and the lifestyle you desire. To build this relationship, we focus on the human side of financial planning – developing a relationship with you as a person, not a collection of assets, and discovering what's important to you.

By taking this approach and talking with you about your life and goals, we work to anticipate any changes that may need to occur

in your financial strategies. Not only are we providing guidance on your investments, but on your career, your family, your spending plan, your home and the emotional influences that often lead us down the wrong path. The key to a successful financial plan is discovering how that plan will enhance your life. It all leads back to the meaning of “Navigating Your Life Journey.”

You've got DREAMS...BIG DREAMS!



You may have a demanding job or business. Or, you might be less focused on work and more on the rest of your life. You may even find yourself in a challenging money situation that feels embarrassing. We do not believe that any situation is embarrassing and we are here for all of your questions.

Unlike many advisors, we work with all clients who are looking for help on how to better live their “one best life”. We work with those who are looking to grow their careers, their relationships and, ultimately, the quality of their life. We know that most people who became wealthy, earned that wealth and started out in a modest situation.

To be a great fit, you'll want us to be candid with you—to be able to tell you when there is a gap between your words and your actions. (Like when continuing your current spending means you'll have to delay your planned retirement by two years.)

Yes, that kind of candid.

Because we believe it's our job to treat both you AND your dreams with the candor and care you deserve. Living your version of your best life.



“Life is a question and how we live it is our answer”

- Gary Keller

“Life isn’t a matter of milestones, but of moments”

-Rose Kennedy

Life with Young Children

- Promotions in your career
- Breaking out and starting your own business
- Budgeting for home renovations/repair, new car, etc
- Family expenses
- Want to protect family from loss of income
- Continue to save (retirement, college), have less time to spend and money to spend on yourself

My Time

- Spoiling Grandchildren
- Giving Back
- Learning a new skill
- Taking up a new hobby
- Relaxing
- Change in residence
- Managing income for bills, with enough left over to do what you enjoy

Next Step

- Getting married
- Starting new career
- Starting your own business
- Saving for a bigger purchase (new car, down payment on house, etc)
- Continue to save, but still have money to do what you enjoy

Young & Single

- Beginning a new career and need help budgeting
- Moving out on your own
- Managing credit
- Set up savings plan, but still have money to do what you enjoy

Life with Older Children

- Changing careers
- Paying off home mortgage
- Saving for big purchase (vacation home, new car, etc)
- College spending
- Weddings
- Aging Parents
- Continue to save, but want to have money to do what you enjoy



We are life planners who strive to add value to the overall financial health and well-being of our clients and their families by serving as the primary point of contact to ensure clients' financial decisions are well-integrated with their lifestyle decisions. This also helps us to keep our clients on track. The Financial Life Map process provides a platform for you to share with us where you are today and where you want to be in the future.

1) Your Financial Life Map in Action!

- A plan around your life, not just retirement or Investments.
- Assumes your life will experience change and a need to pivot is likely.
- Your Advisor is your navigator, but you are the driver.

2) Help to Understand

Gain personal insight through the review process.

- Understand your values and financial goals.
- Understand your unique investor behavior.
- Understand your financial beliefs.



3) Help to Analyze

Review and Report your current financial status. Provide financial plan and investment recommendations.

- Review and analyze current financial status – gather, review, document all financial, insurance, and estate planning information.
- Perform forecast and gap analysis – Are you on track to meet your financial and life goals? Do you have the right strategy in place? Does your current plan align with your values?
- Evaluate alternative courses of actions- We will discuss options to meet your financial and life goals. Provide financial plan and investment recommendations.

4) Help to Take Control:

Action Plan and Implementation

- Implement your financial plan and investment recommendations
- Ongoing monitoring of your plan, pivot as necessary to keep your plan on track.
- Ongoing guidance and communication to review, report, and respond to life and goal changes.





Looking to take the next step?

Initial FREE consultation

Before we decide to work together, let's chat about your financial circumstances and your life goals. We will give you our honest feedback about where you are with your goals and if we think we can help you achieve them. In return, you will have the chance to get to know us and decide if we are the right partner to help you navigate your financial life map and live your most rewarding life.

A Goal Without A Plan Is Just A Wish

We offer multiple levels of services for individuals, couples, families just starting out, families that are more established in their life with/without children, divorcees, widows, pre-retires as well as retired people.

Services may include but are not limited to: Ongoing consultations, review of compensation, tax and savings strategies, risk management, investment and retirement accounts and strategies being used to build wealth based on clients goals. Updates and changes may be recommended as clients goals change.

We will discuss what services best fit your situation and go over our pricing during our free consultation.