



# Financial Health Matters

## Bridging The Gap

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### Directional Gap:

- There are many inadequate communication structures that can create more problems than they solve.
- Uncoordinated professional collaboration creates gaps in financial evaluation & implementation.
- See The Importance of Professional Collaboration.

In recent issues, we've talked about how the distance between gaps gets wider the longer the misdirection holds its course.



Like the great chasm of space shown here, our financial gaps can seem just as enormous especially when we discover to our disappointment that we could have prevented the sense of loss such gaps create. Unfortunately, there are many who have unnecessary gaps in their financial plans. And as if having them wasn't bad enough, even worse is that we may

never discover the real reasons why we're having such a difficult

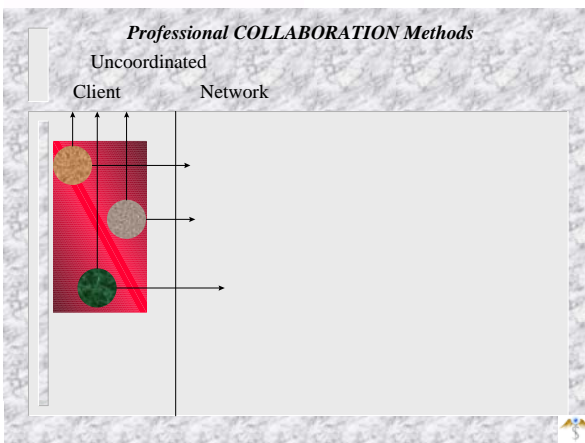
time making ends meet.

Gratefully, there are ways to make course corrections in our journey where we can sometimes build bridges that make it possible for us to arrive safely at our final destination without having to start at the beginning. And if we're really fortunate, someone else has already done the building. All we have to do is cross over.

Our system can figure out much more, faster, like a thousand to one. We have done years of research and utilize our network team of experts to provide quality evaluation.



**Sometimes it helps to stop and get FINANCIAL Directions that bridge the gap to financial health.**



## The Importance of Professional Collaboration

\*Let's examine the collaboration methods professionals use. If you have

an uncoordinated analysis done, indicated by the marble circle, the professional will **collaborate** with the client about what you need & what he can do for you. **If** he has a network team of professionals that he **uses**, he may also collaborate with them

as well. But each time you need another idea, product or service analyzed, you may use a different professional or the planner will use a different software program that does **not** consider the other moves you have made. (over)

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**FINANCIAL Directions** for your "financial health"

**Financial Health Services** is an Idaho based firm owned and operated by **Joel B. Cleverley**, offering financial services since 1980. Our mission focus is to provide "**Financial Directions**" designed to improve "financial health" through quality integration of customized analysis design, funding products and professional services.



**Joel B. Cleverley,**  
Owner

**Quality Resources**

**Analysis:** We offer a comprehensive or comparative Plan and Product evaluation for retirement & asset management, estate preservation, business solutions, company benefits and more.

**Products:** Competitively designed funding plans with preferred top-rated companies.

**Service:** Network of industry experts, valuable information, efficient implementation.

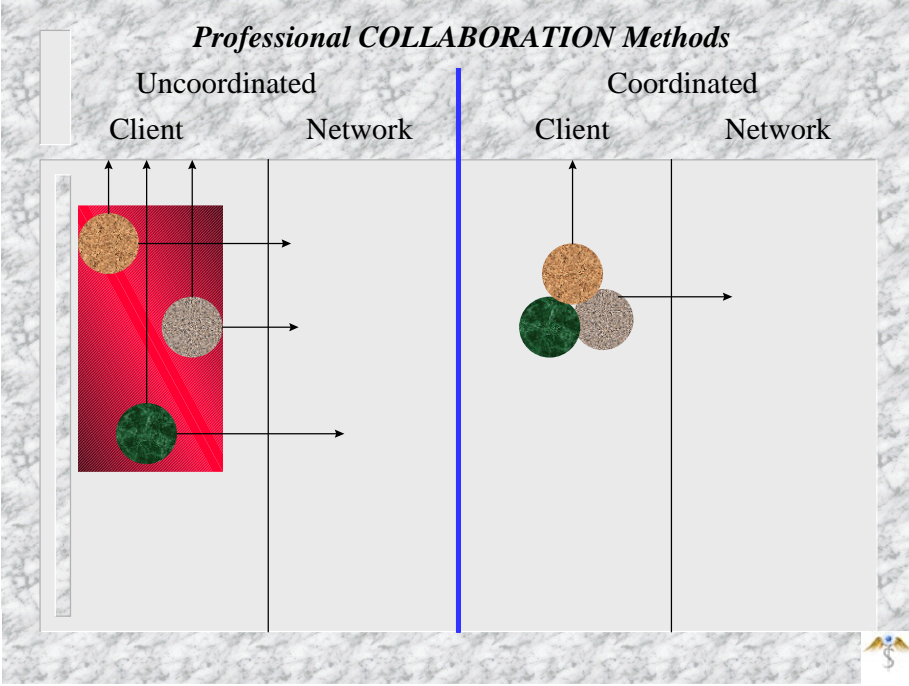
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*Professional COLLABORATION Methods*



**uncoordinated** exposing the family or business to further loss. Contrast that to the **coordinated** method (on the right of the diagram) where the planner collaborates important information with the client and network team of experts with an **integrated** view, reducing gaps and potential losses.

**Please contact us for a free consultation.**

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**Continued...**

**Now**, the problem has compounded likely affecting intricately decisive factors and as illustrated in the red box, there are important gaps that the planner, network nor client can see, because these plans are

Financial Directions is about coordinating collaboration to detect and resolve the financial gaps affecting you.

\*Concepts do **not** offer product.