

NICK SAVAS

FINANCIAL ADVISOR

Are you ready to simplify your financial journey and feel empowered to make the best decisions for your future?



As a financial advisor, I excel at breaking down complex financial concepts into easy-to-understand steps. I can help you reclaim your time, focus on what truly matters, and build a trustworthy relationship with a dedicated expert.

Let me transform your financial planning into a seamless and stress-free experience. Reach out to me today and take the first step towards a confident and secure financial future.

Nick Savas

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Are You on Track for a Comfortable Retirement?

Planning for retirement can be daunting, but it doesn't have to be. I'm here to help you take the guesswork out of your future. Answer these simple questions to get a snapshot of your retirement readiness and see how I can help you achieve your financial goals.

Q1. When do you dream of retiring? Share your ideal retirement age, and let's plan to make it a reality.

Q2. How old are you now? Your current age helps us map out the perfect timeline for your retirement journey.

Q3. What monthly living expenses do you envision in retirement? Estimate your future needs:

\$2,000 - \$4,000

\$4,000 - \$6,000

\$6,000 - \$8,000

\$8,000 - \$10,000

\$10,000 - +

Q4. What's the current value of your retirement and investment savings? Understanding where you stand today is crucial for planning your tomorrow:

\$0 - \$250,000

\$250,000 - \$500,000

\$500,000 - \$1,000,000

\$1,000,000 - \$3,000,000

\$3,000,000 - +

Q5. What sources of income will you have in retirement?

Social Security

Pension

Personal Savings

Part-time Work

Other



Q6. How much do you currently save each month for retirement?

- Less than \$500
- \$500 - \$1,500
- \$1,500 - \$3,500
- \$3,500 - +

Q7. What kind of lifestyle do you envision in retirement?

- Traveling frequently
- Pursuing hobbies and interests
- Spending time with family and friends
- Volunteering
- Living a simple, quiet life

Q8. Do you have a plan for healthcare expenses in retirement?

- Yes, fully planned and funded
- Somewhat planned, but not fully funded
- Not planned at all

Q9. Have you considered the impact of inflation on your retirement savings?

- Yes, I have factored it into my plan
- Somewhat, but I need more information
- No, I haven't considered it yet

Q10. Are you planning to downsize or relocate when you retire?

- Yes, I plan to downsize
- Yes, I plan to relocate
- No, I plan to stay in my current home

Q11. Do you have an estate plan in place to ensure your assets are distributed according to your wishes?

- Yes, I have a will and/or trust
- Somewhat, I have started planning
- No, I need to create one

Q12. How confident do you feel about your current retirement plan?

- Very confident
- Somewhat confident
- Not confident at all

Thinking through these questions can give you a clearer picture of your financial future and highlight areas that might need more attention. If you're ready to take control of your financial planning and ensure a secure and fulfilling retirement, I'm here to help. Contact me today to discuss how we can tailor a plan that fits your unique needs and goals.





Warning Signs that I can help you navigate.

1. Feeling Overwhelmed by Financial Decisions:

Do you find yourself stressed or anxious about making financial choices? If managing your finances feels confusing or overwhelming, it might be time to seek expert guidance.

2. Inconsistent or No Savings Plan:

Are you unsure how much you should be saving each month, or do you often find yourself not saving at all? A financial advisor can help you establish a consistent savings plan tailored to your goals.

3. Lack of a Clear Financial Plan:

Do you have a roadmap for your financial future? Without a clear plan, it's easy to drift off course. A financial advisor can help you create a detailed strategy to achieve your short-term and long-term goals.

4. Struggling with Debt:

Are high-interest debts piling up, and you're unsure how to manage them? A financial advisor can provide strategies to pay down debt effectively and prevent it from derailing your financial stability.

5. Uncertainty About Retirement Readiness:

Do you know if you're on track to retire comfortably? If you're uncertain about your retirement savings or planning, a financial advisor can offer insights and solutions to ensure you're prepared.

6. Major Life Changes:

Are you experiencing significant life events such as marriage, having children, buying a home, or approaching retirement? These milestones often require adjusted financial planning, and a financial advisor can help navigate these transitions smoothly.



7. Not Maximizing Investments:

Do you feel like your investments aren't performing as well as they could? If you're unsure how to optimize your investment portfolio or align it with your risk tolerance, a financial advisor can provide expert advice.

8. Inadequate Insurance Coverage:

Are you confident that you have the right insurance coverage for your needs? Many people are underinsured, leaving them vulnerable to financial setbacks. A financial advisor can review your policies and recommend necessary adjustments.

9. Tax Planning Confusion:

Are you uncertain about how to minimize your tax liabilities or make the most of tax-advantaged accounts? Effective tax planning can save you money and enhance your overall financial strategy.

10. Not Having an Emergency Fund:

Do you lack a safety net for unexpected expenses? An emergency fund is crucial for financial stability, and a financial advisor can help you build and maintain one.

11. Ignoring Estate Planning:

Have you neglected to create a will or an estate plan? Without proper planning, your assets might not be distributed according to your wishes. A financial advisor can assist you in setting up an estate plan that protects your legacy.

If any of these warning signs resonate with you, it might be time to consult a financial advisor. I can help you address these issues and guide you towards a secure and prosperous financial future. Reach out to me today, and let's take the first step together.



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