



**A&I FINANCIAL SERVICES LLC**  
Optimizing Assets and Income

A&I Financial Services LLC | 9800 Mt. Pyramid Court, Suite 450 | Englewood, CO 80112  
303.690.5070 phone | 303.699.8945 fax  
www.AssetsandIncome.com

## Easing the Mid-Life Squeeze

CFP Board Consumer Advocate Offers Tips to Alleviate  
the Pressures of Life-Changing Moments

**Washington, D.C., April 27, 2016** – The mid-life crisis: it happens to almost everyone. That shiny new convertible at the dealership catches your eye; your college roommate arrives to the reunion with a much younger, more attractive spouse; or that vow you made to never consider plastic surgery now seems like a good idea. There are other kinds of mid-life crises, too – more common, and less spectacular than changing partners, profiles, or preferences. Unfortunately, these crises can be just as expensive, if not more so. What is it about middle-age that brings on a full-blown identity crisis, not to mention all of the stress and expenses?

“We all want, and ultimately need, to align our money with the things that mean the most to us: our values, goals, and relationships. Certified Financial Planner Professionals help guide people through the most important conversations of their lives, at just the right times, when they make the greatest impact,” says Karl Frank, CFP® and owner of A&I Financial Services LLC.

In a recent article posted to LetsMakeaPlan.org, the CFP Board outlines some simple but essential steps to help consumers get their finances ready for any mid-life scenario they might face.

- **PLAN:** It is human nature to deal with things as they come, one at a time. The financial planning process helps us become aware of the “opportunity costs” of each financial and life decision we make. For this reason, it’s particularly important that the mid-lifers – 40 or 50 year-olds – take a holistic approach in their planning process to build a comprehensive plan that will take into account all of the individual’s or family’s goals.
- **PRIORITIZE:** Identifying and prioritizing these goals is one of the first and most important steps of financial planning. These priorities help determine where trade-offs may be necessary when shortfalls are identified in the plan.
- **PREPARE:** It is important to address the potential financial costs of sudden or catastrophic events—a sudden death, property loss, or even a major market meltdown. Covering yourself with the proper insurance coverage and risk management techniques should be one of a mid-lifers’ first and non-negotiable priorities. Without taking these steps, all life goals may become wishful thinking.



**A&I FINANCIAL SERVICES LLC**  
Optimizing Assets and Income

A&I Financial Services LLC | 9800 Mt. Pyramid Court, Suite 450 | Englewood, CO 80112  
303.690.5070 phone | 303.699.8945 fax  
[www.AssetsandIncome.com](http://www.AssetsandIncome.com)

- **PUT A CFP® PROFESSIONAL IN THE MIDDLE:** Many times we may feel responsible for the financial obligations of family members older and younger than ourselves, as it can be too hard to say no to our loved ones. In these situations, the role of a facilitator—such as a CERTIFIED FINANCIAL PLANNER™ professional—can be invaluable, and can help a family mitigate the financial burden that might otherwise fall solely on the mid-lifer.

**ABOUT CFP BOARD**

*The mission of Certified Financial Planner Board of Standards, Inc. is to benefit the public by granting the CFP® certification and upholding it as the recognized standard of excellence for competent and ethical personal financial planning. The Board of Directors, in furthering CFP Board's mission, acts on behalf of the public, CFP® professionals and other stakeholders. CFP Board owns the certification marks CFP®, Certified Financial Planner™, CFP® (with plaque design) and CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements. CFP Board currently authorizes nearly 74,000 individuals to use these marks in the U.S.*

**ABOUT KARL FRANK AND A&I FINANCIAL SERVICES**

Karl Frank, CFP®, MSF, MBA, MA, is the President of A&I Financial Services LLC, a Colorado company that helps a small number of successful families grow and protect their investments and choose how they want to be taxed. Learn more at [www.assetsandincome.com](http://www.assetsandincome.com).

**CONTACT:** Karl Frank at 303-690-5070 or e-mail [karl@assetsandincome.com](mailto:karl@assetsandincome.com).

###