

SERVICES



Financial Planning

Financial planning is about helping you organize your finances in a way that makes money decisions easier. Once organized, goals help orient your plan. Our general process:

- ☑ Clarify your values and define your goals.
- ☑ Create an action plan.
- ☑ Prioritize your financial and retirement goals.
- ☑ Implement, review, and update.
- ☑ Benchmark current reality.



Retirement Planning

Our retirement planning services help you understand how to reach your goals without the risk of running out of money. Ideally, we want you to have the retirement income for life, with money leftover for a legacy.

Our retirement planning process includes:

- ☑ Improving and tracking the success rate of your plan.
- ☑ Turning your retirement savings into a reliable paycheck.
- ☑ Developing a cohesive investment strategy to reduce risk and improve returns.
- ☑ Ongoing tax planning to help reduce your tax bill.
- ☑ Aligning all the moving parts of your financial life to create a successful retirement.



Social Security Timing & Medicare Claiming

As experts in retirement planning, we work with you figure out the best fit Medicare plan for you as well as maximizing your Social Security benefits. Electing benefits is a high stakes one time decision. We want to make sure you make the best choices for your situation.

To do that, we analyze how your retirement income including Social Security effects the costs of your Medicare premiums. We also factor in family health conditions, spousal benefits, personal preferences, and more.



Retirement Income

You've saved and invested your whole working life for this moment. We will help you generate a consistent and reliable income stream from your retirement nest egg.

The retirement income strategies we recommend consider the effects of taxes. Your retirement income will account for all your income sources:

- ☑ Social Security
- ☑ Pensions
- ☑ Dividends and interest
- ☑ Rental income
- ☑ Required Minimum Distributions (RMDs)
- ☑ Capital gains.

We carefully coordinate all your income streams to help make sure you don't pay more than your fair share of taxes.



Tax Planning

Without careful planning, it's possible to have a higher tax bill in retirement than as a working professional.

The goal of tax planning is to help you pay less in taxes over your lifetime. We accomplish this through:

- ☑ Annual tax return analysis,
- ☑ Analyzing Roth conversions,
- ☑ Coordination & timing of income streams
- ☑ Diversifying retirement savings across different account types.
- ☑ Charitable giving strategies.



Risk Management

Risk management is all about protecting what's important. There are two primary parts to your risk plan.

Insurance

We conduct regular in-depth reviews for our clients on the following types of insurance:

- ☑ Life Insurance
- ☑ Long Term Care Insurance
- ☑ Home & Auto Insurance
- ☑ Disability Insurance
- ☑ Umbrella Insurance
- ☑ Health Insurance

Estate

Almost everyone needs the same set of documents in place.

- ☑ Named beneficiaries on all qualified accounts.
- ☑ A written will
- ☑ Powers of attorney
- ☑ Medical directives
- ☑ Trusts, as applicable



Investment Management

Your retirement portfolio is carefully designed to help you invest better. We aim to help retirement investors reduce risk, improve returns, and create a reliable income stream.

Globally diversify with low-cost funds.

The data is clear. Keep costs low and let the market do the work for you. According to research by Morningstar, the best predictor of future returns is the cost of your investments.

You do not have to beat the market to be a successful investor.

Portfolios should be expected to deliver returns in line with the market based on your asset allocation.

Commit to following long-term investment policies.

Warren Buffett says his favorite holding period is forever. We agree. Every time an investment is bought or sold (i.e "turned over"), costs are incurred. Costs eat away at your investment returns. To protect your investment returns and mitigate taxes, we invest with minimal trading.

Be mindful of the effects of taxes.

Unfortunately, taxes are likely your biggest cost. Qualified dividends and long-term capital gains have preferential tax treatment.