



FAMILY WEALTH AND ESTATE PLANNING

- Analysis of your current estate and wealth transfer plans
- Review of your existing Will, Trusts, and other estate documents
- Consultation with your estate attorney
- Review of all asset ownership, titles and beneficiary designations
- Assistance in transferring assets to your
Living Trust or other Trusts
- Providing guidance on estate settlement in the event of the death of a loved one

RETIREMENT PLANNING AND INCOME DISTRIBUTION STRATEGIES

- Analysis of your income needs pre and post retirement
- Recommendations to fund your income needs in as tax efficient way as possible
- Implementation of financial strategies to help maintain your post retirement
standard of living
- Recommendations for Social Security, pension, and qualified retirement plan
income distribution strategies

INVESTMENTS PLANNING & MANAGEMENT

- Evaluation of family balance sheet and development of strategies to manage all
asset categories.

- Designing a personalized investment portfolio appropriate to your risk tolerance, time frame and future income needs
- On-going monitoring & management of your investments
- Meetings to review and evaluate your investment allocation, performance, any change in your financial situation impacting your portfolio, and reallocating your portfolio as needed
- Recommendations regarding the positioning of funds within your employer 401k or other retirement plans, or college savings plans

RISK MANAGEMENT & Asset Protection

- Analysis of your family's survivor needs and existing insurance policies
- Structuring and implementing new insurance policies to meet your survivor and estate planning needs
- Assessing your family's well-being in the event of your physical or mental disability
- Protection of retirement and estate assets
- Funding the future potential costs of healthcare and long term care

TAX REDUCTION PLANNING

- Review of your income tax return to maximize tax reduction strategies

- Review of your income tax situation and the impact of any new tax law changes
- Consultation with your accountant or any other tax preparer
- Recommendations of tax reduction strategies, including tax advantaged investments

CLIENT SERVICES AND COMMUNICATIONS

- Quarterly, semi –annual, or annual reviews depending on the given need
- On-line access to your monthly statements, trade confirmations, and tax documents
- Monthly newsletter providing ideas and insights for your financial health.
- Access to Charles Schwab Account View, Research, and Trading.