

# Financial Planning

Cash flow forecasting and written retirement plan

Customized estate planning and protection, review of beneficiaries and titling of assets

Deep integration between tax planning and investments

Insurance planning and sourcing, including term, long term care, disability, business succession, key person, etc.

Social Security review and custom analysis to ensure clients maximize benefits

Planning for college savings, including 529 plans

Behavioral “coach” to prevent emotion decisions/mistakes

Net worth projections to guide decision-making

Plans that consider assets not directly managed by advisor

Facilitation of personal mortgages

Integration of 401(k) accounts into investment strategy

Access to line of credit collateralized by investments

Guidance on tax-advantaged charitable giving

Outsource of time required to make financial planning decisions

Outsource of stress required to make financial planning decisions

Pro-active guidance on all financial matters