

Risk Management



- Providing for dependents in case of death
- Replacing earning power if disabled
- Addressing health care concerns
- Protecting your ability to pay your mortgage
- Planned giving/estate tax reduction
- Providing for auto, home and personal liability protection
- Providing for potential long-term care costs
- Protecting your ability to meet accumulation/education goals
- Planning for business continuation

Cash Management



- Knowing your current net worth
- Tracking your current income and expenses
- Projecting your future net worth, income and expenses
- Planning for emergency and living needs (appropriate liquidity)
- Determining the value of your business

Investment Management



- Buying a home or vacation home
- Buying a business or income property
- Creating a cash reserve
- Managing debt
- Saving for a special purpose
- Accumulating money for education purposes
- Developing a written investment plan
- Creating and actively managing your portfolio

Retirement Planning



- Managing pension distributions
- Using business assets for retirement
- Projecting the impact of an earlier or later retirement date
- Ensuring adequate (tax efficient) retirement income:
 - Government benefits
 - Employee benefit plans
 - Personal savings and investments
- Providing for the cost of adequate:
 - Medical care
 - Nursing home care

Tax Planning



- Projecting your federal and state income taxes
- Minimizing federal income taxes
- Minimizing state income taxes
- Analyzing how your business affects your personal income taxes
- Preparing your tax returns
- Succession planning

Estate Planning



- Minimizing excessive estate settlement and inheritance taxes
- Using estate planning vehicles
- Avoiding probate
- Continuing or transferring ownership of:
 - Personal assets
 - Business assets
- Legacy planning
- Planned giving