

planning services

INVESTMENT MANAGEMENT SERVICES

- Review your investments and design personalized portfolios appropriate to your goals, timelines and tolerance for risk
- Year round, continuous monitoring of your investments
- Meetings to review and evaluate your investment performance
- Quarterly comprehensive statements with option for monthly statements (product depending)
- Independent objective professional advice
- Objective review of asset allocation within your employer-provided retirement plans

RETIREMENT INCOME & DISTRIBUTION PLANNING

- Analysis of your income needs now and in the future
- Develop and implement recommendations to fund your income needs and help maintain a comfortable standard of living
- Recommendations for optimizing the best distribution strategies for your employer retirement plans and IRAs
- Beneficiary review; assist with establishment of inherited IRAs to maximize IRA distribution stream for your heirs

RISK MANAGEMENT SERVICES

- Analysis of your risk management needs, now and in the future
- Policy Review Program to provide objective assessment of current risk reductions strategies
- Review of Life, Disability, Long Term Care and Property/Casualty Insurance Policies
- Independent Insurance Needs Analysis
- Develop and implementation of new risk reduction comprehensive strategies

FAMILY WEALTH LEGACY & ESTATE PLANNING

- Analysis of your current estate plan and concerns
- Complementary consultation with your attorney
- Providing guidance with the appropriate and necessary steps in the event of the death of a loved one

BUSINESS PLANNING

- Buy Sell Agreements
- Executive Bonus
- Key Employee Protection
- Disability Overhead Expense
- Retirement Plans