

Each plan feature showcases why the strategy is important, how it may benefit you, and what repercussions of non-action may look like.

Significance of Plan Feature

Proactive Benefits

Potential Consequences

1. VALUE-BASED FINANCIAL PLANNING

Guidance on how to extend personal values into how you position your portfolio.

Consciously invest in companies whose values and beliefs align with yours.

You could unknowingly invest in companies whose causes you do not support (alcohol, firearms, tobacco).

2. RISK TOLERANCE & ASSET ALLOCATION *

Thoughtful recommendations based on your risk tolerance, short and long-term goals, and time horizon.

Your portfolio is based on your best interest and unique lifestyle.

An uncharted journey of choosing portfolio holdings can increase vulnerability to risk exposure and compromised returns.

3. FAMILY & LEGACY PLANNING

Ensuring all estate or trust documents are filed accurately and maintained to adhere to changing laws, regulations.

Plan ahead for confidence in your wealth legacy by ensuring your beneficiaries are positioned to adhere to your estate wishes.

Designated heirs may find themselves unprepared on how to handle inheritances or any corresponding taxes and fees.

4. RECURRING MEETINGS

Keeping your goals aligned and helping your household navigate through all of life's stages.

The financial plan that has been curated for you is changing along with your life journey.

Without plan updates and financial wellness checks, it can become easy to fall off track and lose sight of your goals.

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*Asset allocation, which is driven by complex mathematical models, should not be confused with the much simpler concept of diversification. No investment strategy can guarantee profit or protect against loss.

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5. BENEFICIARIES

Recurring maintenance to ensure all your beneficiaries information and allocations remain up-to-date.

Plan for peace of mind and ensure your legacy wishes are met.

Even if outdated, any listed beneficiary at time of account owner's death is entitled to the funds (yes, even ex-spouses).**

6. LONG-TERM CARE/INSURANCE & MEDICARE

Explore a full spectrum of researched product options. Taking all future health considerations into account.

In-depth research of medical plans and guidance to prevent asset depletion.

Let's face it: health insurance is quite expensive when paid out-of-pocket.**

7. ESTATE & TRUST PLANNING

Ensuring all estate or trust documents are filed and accurately maintained to adhere to changing laws, regulations.

Move forward with confidence in knowing exactly how your estate is set up to protect your wealth legacy.

An estate or trust in disarray may force deceased's estate into probate, incurring fees, potential family disputes, or hefty tax implications.

8. SPOUSAL FINANCIAL EDUCATION

Helping you both understand the most important aspects of planning as a team and as individuals.

Proactive team planning so you're both prepared for the unexpected.

The untimely death of a spouse may lead you to feel overwhelmed or ill-equipped to address your household's finances.

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CALDWELL FINANCIAL INC.

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PACKAGE DETAILS
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STANDARD

Financial Plan
Initial plan presentation

AdviceWorks Program Tools
Industry-leading software

General Asset Allocation
Asset class/product recommendations

PREMIUM

Includes all Standard Plan features

+

General Analysis & Planning
Focus on specific financial objectives,
further development of goals

Insurance Needs Analysis
Policy coverage suitability

Planning & Portfolio Reports
Assets, net worth, financial overviews

Retirement Planning/Analysis
Full portfolio analysis and guidance

Cash Flow/Budget Planning
Inflow and outflow review, updates

PREMIER

Includes all Standard, Premium Plan features

+

Charitable Gifting Solutions
How you may reduce estate taxes,
qualify for tax breaks

Education Planning
Savings, gifting, budgeting guidance

Estate/Multi-Generational Plan
Discuss options for every stage of life,
introduction to estate attorney**

Compensation Strategies
Review, maintenance, and
application of stock options

**Wealth Accumulation
& Preservation**
Long-term, sustainable wealth
planning in your later years



WHY WAIT?

*Now is a great
time to see which
plan package fits
your lifestyle.*

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