

STEFFENS FINANCIAL

INDEPENDENT FINANCIAL CONSULTANTS

Learn More About:

Steffens Financial
Individual & Family
Services



STEFFENS FINANCIAL

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www.steffensfinancial.com | 973-786-3696

Guiding Clients Every Step of the Way

Asset management is only a fraction of what we handle for our clients. As part of our planning process, we do an in-depth review of all the topics listed below. We will implement, maintain, and periodically review your financial plan and consistently make specific recommendations on optimizing your financial situation.

We focus on educating our clients to be more informed while guiding them through all aspects of their financial lives.

**276 Route 206, Suite A
Byram Township, NJ 07821**

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Individual and Family Services

High/Ultra High Net Worth Planning

With greater wealth comes unique challenges

Success is not just about accumulating wealth but also about preserving and enhancing it for future generations.

Navigating Complexities

We specialize in navigating the complexities associated with high-net-worth families and individuals, and offer tailored solutions to help optimize your situation. From implementing comprehensive financial planning techniques regarding estate, trust, and asset protection planning, securities-based lending, executive plans, stock options, tax optimization, and philanthropic planning.

Our Goal

Our goal is to guide you through the intricacies that make your situation unique and help you make informed decisions that align with your vision for the future.

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Individual and Family Services

Investment Planning

Risk Tolerance

Our investment planning services aim to align your risk tolerance with your actual investment risk and assist in determining a realistic risk tolerance through in-depth conversations and our risk tolerance software programs.

Risk Assessment

We will conduct a detailed risk assessment and performance history on your current investments before establishing a portfolio of various investments that will allow you to potentially participate in market growth while limiting downside losses. Depending on your circumstances, techniques such as active asset management, alternative investments, and “sell-stop orders” can be implemented.

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Individual and Family Services

Tax Planning

Tax Efficiency

Our tax planning services aim to help individuals and businesses reduce the amount of taxes they owe by strategically utilizing their investment and retirement portfolios. Taking into account the particular tax circumstances of each client, we work to align these portfolios in the most tax-efficient way possible. Our services can also address potential capital gain and loss tax scenarios and advise on how social security income is taxed in relation to certain types of income.

Our Goal

Our goal is to provide comprehensive tax planning services that optimize our clients' tax situations.

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Individual and Family Services

Estate & Wealth Transfer Planning

Discuss your Wishes

Discuss your wishes for leaving assets to your heirs and/or charitable bequests.

Review Legal Documents

Review all current legal documents such as wills, powers of attorney (financial and health), trusts, living wills, etc. to help determine if the documents need to be updated in order to fulfill your current wishes.

Review Assets

Review all assets for proper ownership titling and beneficiary designations.

Implement Strategies

Implement a strategy to fulfill your wishes in the most estate tax efficient manner by potentially utilizing trusts and other estate planning strategies.

Attorney Review

After determining the proper techniques specific to your estate planning wishes, we will review this strategy with your estate planning attorney on your behalf in order for them to establish the appropriate documents.

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Individual and Family Services

Asset Management

Implementation, Maintenance, and Periodic Review

Our asset management services involve the implementation, maintenance, and periodic review of a comprehensive financial plan that considers all aspects of your financial situation.

Cohesively and Complementary

By addressing and linking all financial planning topics, we ensure that they work together cohesively and complement each other to pursue your long-term financial goals. Our approach seeks to optimize your financial situation and provides ongoing recommendations to improve and preserve your wealth.

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Individual and Family Services

Retirement Planning

Risk Tolerance

Our retirement planning services involve assisting you in defining retirement for yourself while taking into account your overall financial situation. We then transfer your accounts to our broker-dealer and match the risk in your investment portfolio to your true risk tolerance and needs.

Retirement Strategies

We also use a variety of strategies to prepare your portfolio for market volatility and provide compensation options through brokerage or advisory accounts. Our comprehensive approach ensures that you receive tailored guidance and ongoing support to help you reach your retirement objectives.

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Individual and Family Services

Risk Management & Insurance Planning

Address Benefits

Review health insurance needs going forward, and address Medicare benefits for future use.

Review Protection

Review the various ways to protect your financial livelihood from circumstances such as death, disability, and long-term care needs.

Review Policies

Review any and all insurance policies including homeowners and automobile policies to make sure that the coverage is appropriate and the policies are priced appropriately.

Analyzing Scenarios

Run gap analysis scenarios to make sure that your financial livelihood is adequately protected.

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Individual and Family Services

Stock Programs

Guidance

We offer stock option services that include stock grant advice and stock option advice. Our experienced team can provide guidance on how to manage your stock options and make informed decisions about when to exercise them. We can help you understand the tax implications of exercising your stock options and provide personalized advice to help you maximize the value of your equity compensation.

Common Employee Stock Programs

- Net Unrealized Appreciation (NUA)
- Incentive Stock Option (ISO)
- Restricted Stock Unit (RSU)
- Stock Grant
- Employee Stock Purchase Plan (ESPP)
- Employee Stock Ownership Plan (ESOP)

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Individual and Family Services

Education Planning

Customized Plans

Our education planning services involve creating a customized plan to help clients save and invest effectively to fund their educational expenses.

Analysis

We analyze the cost of attendance, project inflation, and other factors to provide recommendations that help achieve educational goals while balancing other financial priorities.

Various Strategies

This may involve setting up a 529 savings plan, selecting appropriate investments, and developing a strategy for maximizing financial aid.

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Individual and Family Services

Securities Based Lending

Connecting You to Liquidity

Our partnered banks provide versatile lines of credit, granting eligible clients convenient access to funds secured by a diverse portfolio of non-retirement investment assets.

User-Friendly

These services are facilitated through a user-friendly online origination process and a collateral management platform.

Support

A team of dedicated banking specialists are available to provide support for these products and services, and can help address any questions or concerns along the way.

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Individual and Family Services

Elder Care & Special Needs Planning

Planning Before You Need It

Whether you are preparing for yourself or a loved one, it's important to address your Elder Care and/or Special Needs Planning needs sooner than later.

Long-Term Care Insurance

Many people believe that a long-term care event will not happen to them. You may be in good health, active, and not old enough to think about planning for a potential long-term care event. But have you thought about what a long-term care event could do to your family and finances?

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Divorce & Widowhood Planning

Considerations and Complications in a Divorce

Ending a marriage comes with a lot of emotions and financial considerations. This guide provides insights into key financial matters and will help navigate the process. It's important to know what complications can easily derail the process and what you can do prior to starting the process with the legal system in order to save money for all parties involved.

Navigating Life As a Widow

Navigating life as a widow presents unique challenges, requiring both emotional resilience and practicality. We provide a thoughtful roadmap, providing insights on knowledge and resources in navigating the journey of widowhood.

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Individual and Family Services

Types of Clients We Work With

We have personal experience working with individuals and companies from varying walks of life., which can often present unique opportunities and challenges. Leveraging our experience, we guide our clients through custom solutions unique to their specific needs. Below are examples of some of the clients we have tailored solutions for:

- Accountants
- Architects
- Attorneys
- Automotive
- Business Owners & Entrepreneurs
 - From various sectors/industries
- Counselors & Counseling Centers
- Distributors
- Divorcees
- Doctors & Physicians
 - (Hospital Setting and Private Practice)
- Employees of Private & Public Companies
- Engineers
- Entertainers & Performers
 - Actors, Models, Musicians
- Estate, Inheritance, & Trust Beneficiaries
- Executives - Private & Public Companies
- Financial Professionals
- Franchises & Franchisees
- High Income Earners
- High Net Worth Individuals & Families
- Hospitals & Medical Centers
- Insurance Agencies
- Investors
- Lawsuit Settlement Beneficiaries
- Logistics
- Lottery Winners
- Manufacturers
- Military Personnel
- Non-Profit Organizations
- Pest Control
- Police & Corrections Officers
- Pre-Retirees
- Real Estate Investors
- Realtors
- Restaurateurs
- Retirees
- School Districts
- Security & Executive Protection
- Self-Employed & Independent Contractors
- Service Industry
- Skilled Trades & Contractors
- Teachers & Professors
- Union Employees
- Veterinarians
- Widows

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*Investments are subject to risk, including loss of principal. Because investment return and principal value fluctuate, shares may be worth more or less than their original value. Some investments are not suitable for all investors, and there is no guarantee that any investing goal will be met. Past performance is no guarantee of future results. Talk to your financial advisor before making any investing decision. Investing in alternative investments may not be suitable for all investors and involves special risks, such as risk associated with leveraging the investment, adverse market forces, regulatory changes and illiquidity.

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