

# Comprehensive Financial Planning Service List

## Cash Management Planning:

How can I create a spending plan that allows me to enjoy life now while still working toward the vision of my ideal life in the future?

Examples of Questions to Discuss	Examples of Services Provided
<ul style="list-style-type: none"> <li>• How do I define quality of life?</li> <li>• What activities and endeavors do I enjoy?</li> <li>• Are there purchases or events I'd like to plan for, such as a new car or travel?</li> <li>• Are there adjustments I want to make that would allow me to focus more time and energy on activities that are meaningful to me?</li> </ul>	<ul style="list-style-type: none"> <li>• Assistance in developing a spending plan to use with your whole family</li> <li>• Analyze and provide projections of future income needs</li> <li>• Proactively plan financially for life transitions</li> <li>• Establish an appropriate emergency fund</li> <li>• Determine debt management strategies</li> </ul>

**Investment Management:** How can I use investment strategies to provide me with the financial resources needed to pursue my vision of my ideal life now and in the future?

Examples of Questions to Discuss	Examples of Services Provided
<ul style="list-style-type: none"> <li>• Are there large purchases or personal aspirations that I will need to fund?</li> <li>• Would I like to provide education funding for myself or a family member?</li> <li>• Would I like to use some of my assets to support causes that I care about, either through charitable gifting or impact investing?</li> <li>• Would I like to help others pursue their aspirations?</li> </ul>	<ul style="list-style-type: none"> <li>• Evaluate risk tolerance</li> <li>• Analyze best investments options given funding goals, values and time horizon</li> <li>• Test asset allocation against historical market conditions</li> <li>• Evaluate costs, tax efficiency, and income potential of investment options</li> </ul>

## Retirement Planning:

How can I build a foundation for financial independence and freedom of choice in my future?

Examples of Questions to Discuss	Examples of Services Provided
<ul style="list-style-type: none"><li>• What does an ideal life look like for me in retirement?</li><li>• What activities and endeavors would I enjoy in this time of my life?</li><li>• Are there particular aspirations I would like to pursue later in life?</li><li>• What would I prefer my living and caregiving situation to look like as I get older?</li></ul>	<ul style="list-style-type: none"><li>• Calculate retirement needs given desired age of retirement, lifestyle spending needs, and other goals</li><li>• Analyze retirement income sources, including Social Security benefits, IRA strategies, company pension/benefit plans, annuities, and other resources</li><li>• Create a distribution strategy that takes into consideration tax and penalties on withdrawals</li></ul>

## Risk Management Planning:

How can I protect myself and my family from unexpected obstacles or events that might take us off track from reaching the vision of our ideal life?

Examples of Questions to Discuss	Examples of Services Provided
<ul style="list-style-type: none"><li>• What options are available to help my family stay happy and healthy?</li><li>• What would I need to help me recover physically and financially after an unexpected accident?</li><li>• What will help to protect my most cherished possessions and allow me to rebuild if something were to happen to our home?</li><li>• What would I want for my family if I were to pass or become disabled unexpectedly?</li></ul>	<p>Analyze the need for:</p> <ul style="list-style-type: none"><li>• Healthcare insurance</li><li>• Auto insurance</li><li>• Homeowners insurance</li><li>• Life insurance</li><li>• Disability insurance</li><li>• Umbrella insurance</li><li>• Other liability insurance</li></ul>

## Estate Planning:

How can I communicate my wishes and provide peace of mind to my family if I become incapacitated or have passed away?

Examples of Questions to Discuss	Examples of Services Provided
<ul style="list-style-type: none"><li>• How can I make sure my loved ones receive the personal possessions that I want them to have?</li><li>• What would I like to communicate to my loved ones about my preferences regarding medical assistance if I couldn't make decisions for myself?</li><li>• How would I like my wealth to be distributed?</li><li>• Do I have concerns about how my wealth might be used after my death and how can I communicate my wishes?</li></ul>	<p>Assist you in working with an attorney to make sure the necessary documents are in place:</p> <ul style="list-style-type: none"><li>• Creation of a will</li><li>• Identify powers of attorney, successor trustees and executor/executrix</li><li>• Establish trusts</li><li>• Assign beneficiaries</li><li>• Complete necessary medical forms for communicating wishes</li></ul>

## Tax Planning:

How can I retain the maximum amount of my earned and vested income to maintain control and have the freedom to choose how I would like to use these funds?

Examples of Questions to Discuss	Examples of Services Provided
<ul style="list-style-type: none"><li>• How do I feel about a portion of my investments supporting state and federal taxes?</li><li>• How can I get the most from my retirement benefits while also reducing tax liability?</li><li>• What tax credits are available to me?</li><li>• Are there options around my income and investments to help me remain in a lower tax bracket?</li><li>• What is the most tax efficient way to achieve my personal and charitable gifting aspirations?</li></ul>	<ul style="list-style-type: none"><li>• Monitor capital gains &amp; losses</li><li>• Analyze tax advantages available for charitable and retirement contributions</li><li>• Analyze standardized and itemized deduction options</li><li>• Provide strategy for social security and retirement plan distributions to avoid penalties and taxes</li></ul>