



COMPREHENSIVE FINANCIAL PLANNING

Retirement Planning

- Social Security
- Income Planning & Cash Flow Analysis
- Predictable Income
- Life Events

Insurance Planning

- Life
- Disability
- Long Term Care
- 2nd to Die Insurance for Estate Planning

Tax Planning, Pre-and Post-Retirement

Risk Management

Required Minimum Distribution Calculation and Planning

Charitable Giving Planning, including, but not limited to Donor Advised Funds and Charitable Remainder Trust

Estate Planning

- Beneficiary Reviews
- Holistic Family Planning
(Next Generation and Elders)

Access to Comprehensive Financial Planning Tools

Liaise with other Professionals, i.e. CPAs, Estate Planning Attorneys

College/Education Savings and Planning

**ONGOING EDUCATION,
CONSULTATION, AND REVIEW**

INVESTMENT ALLOCATION

Portfolio Allocation of Assets (our own Investment Models) as well as Outside Assets (Retirement Plans)

Public Market Investments to include Public Market Stock and Bond Investment Managers, CD's, and Structured Notes

Private Market Investments to include access to Alternative Products

Tax-advantaged Allocation

Goals-based Investment Allocation

BUSINESS PLANNING

Key Person and Buy/Sell Insurance

Small and Large Business Retirement Plans

ESTATE PLANNING DOCUMENTS

Simple Will and Trust Package Services through EncorEstate Plans

OTHER

Notary Services

Quarterly Market Commentary