

Gain Clarity with The Financial Second Opinion™

Your financial health is too important to leave to chance.

Seeking a second opinion from doctors is standard practice for health matters. When it comes to financial advice, it should be no different.

Are you certain that every facet of your financial picture aligns with your vision and goals? We specialize in conducting in-depth reviews across critical areas, ensuring your financial aspirations are fully addressed, such as:

Retirement Planning: With retirement often lasting 20 years or more, you may have concerns about outliving your savings. Get expert guidance in wealth accumulation strategies for retirement income, tailored to your needs and desired outcomes.

Tax and Estate Planning: Taxes can significantly impact the size of your estate. It's not how much you have that matters; it's how much you keep after taxes that can have a favorable impact on your future net worth. After a comprehensive assessment of your assets, wills, and trusts, we'll provide clear direction by highlighting your estate tax exposure as well as opportunities to mitigate the current federal tax sunset provision scheduled to end on December 31, 2025.

Investment Planning: Together, we'll clearly define your investment goals and carefully assess your existing portfolio. We will conduct a thorough benchmarking analysis to identify potential adjustments that can enhance your portfolio's performance. This may involve strategic approaches like Tactical Asset Allocation or tax-loss harvesting, leveraging current market conditions to maximize value and optimize your investments.

Business Owner Planning: Your business is often your most substantial asset. The Financial Second Opinion™ process can help you make informed decisions regarding whether to retain or sell your business interest in the event of death, disability, or retirement.

SECURE Act 2.0 Planning: The SECURE Act 2.0 legislation provides a slate of tax changes that could help strengthen your financial readiness at retirement. One of the changes may reduce the after-tax value of any tax-deferred assets (such as 401(k), 403(b), TSP, Traditional IRAs, Annuities, etc.) and increase future Medicare Premiums which are tied to your Modified Adjusted Gross Income starting at age 65.

Total Financial Picture™ Planning: We'll provide you with a benchmark of your current financial reality and identify strengths, gaps, and opportunities that you can use to make improvements for the future.



Would you like to receive a second opinion on your current financial situation?

Get started today! After a comprehensive review of your current financial picture, we'll create a strategic plan to address any gaps standing between you and your personal vision of financial success. **Scan the QR code to schedule a meeting.**



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