



# A Comprehensive Investment Advisory Experience

**Specialize in clients approaching retirement and already in retirement**

## **Tactical Management of Stocks, Bonds, and Fixed Interest Investments**

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1. Determine investor's tolerance for risk and quantify it as a targeted goal.
2. Determine the liquidity comfort level and set it as a goal.
3. Analyze the current portfolio history and determine if it fits within the targeted goal.
4. Recommend a mixture of tactically managed stocks, bonds and other fixed interest rate instruments that have historically achieved the targeted risk goal.
5. Execute the plan utilizing low cost index mutual funds and Exchange Traded funds using an asset-based fee approach with no commissions or trading costs.
6. Rebalance the portfolio on a regular basis to keep to a targeted portfolio composition of stocks, bonds and other fixed income investments.

## **Retirement Income Planning and Simulation**

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1. Determine annual income goals at retirement and adjust those goals for inflation over time.
2. Apply Social Security, pensions, rental income and any other sources of income to work towards income goal.
3. Determine the shortage of income that must come out of the current investments.
4. Determine how long the current investments will last when applied to the income shortage at various investment return rates.
5. Determine if the investment rates that allow the assets to last a lifetime are realistic based on the client's targeted risk goals.
6. Adjust the retirement income goal, retirement starting date, inflation assumption, and targeted investment return based on the results of the Income Simulation.
7. Monitor the plan on a regular basis.

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### **Ancillary Services Provided for Client's**

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1. Investment registration analysis and adjustment to pass assets to beneficiaries and the next generation with minimum probate costs.
2. Review of beneficiary provisions on assets that pass with beneficiary provisions to account for contingencies and avoid probate.
3. Work with client's estate planning attorney to title assets so that they fit a client's needs and wishes.
4. Determine if there are tax efficient strategies and products that could reduce taxes on investments.
5. Provide required minimum distribution (RMDs) planning and execution on qualified accounts, including IRAs.