EXPANDED CHECKLIST FORMULA®

Our Process To Get Your Financial House In Order

FINANCIAL PLANNING
- Assets-Liabilities Net Worth
- Cash Flow/ Budget
- One-time & Planned Large Expenses
- Cash Reserve for Emergency or Opportunity

RISK MANAGEMENT
- Review of Existing Policies & Benefits
- Life Insurance Needs Analysis
- Disability Insurance Review
- Long Term Care Strategies
- Home & Auto Policy Review

TAX PLANNING
- Review Federal Tax Return
- Review Taxable Investment Accounts
- Tax Loss Harvesting
- Review Retirement Income Tax Plan

WORK-OPTIONAL LIFESTYLE
- Managing Retirement Goals
- Retirement Calculation
- Review of All Retirement Plans
- Retirement Income Strategies
- RMD Planning
- Annuities and Pensions
- Social Security & Medicare Planning

WEALTH MANAGEMENT
- Portfolio Analysis
- Portfolio Construction
- Portfolio Management
- Wealth Accumulation Strategies
- Blue Chip Stock Accumulation
- Stock Option Review

ESTATE PLANNING
- Beneficiary Review
- Will and Trust Planning
- Review Power of Attorney
- Discuss Health Care Proxy & Living Will
- Gifting Strategies
- Charitable Giving
- Estate Tax Planning

VALUE ADDED SERVICES
- Act as Your CFO
- Secure Access to Your Protected Data Anytime
- 24 Hour Access to LPL Account View
- 24 Hour Access to WealthVision
- Monthly Market Update Videos
- Collaborate with Related Service Providers

TORTUGA FINANCIAL

Please consult your tax or legal advisor regarding your specific situation.

ADVICE BEYOND RETURN®

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