Legacy
Accounting & Financial Services, LLC

Comprehensive Financial Planning Topics

When reviewing the 9 subject areas of financial planning, the topics listed below are typically areas of interest. Through fact finding and education, we will work together with you to create a plan focused on your financial priorities and well-being. **Please circle the topics you would like to learn more about.**

Cash Flow Analysis & Budgeting	Debt Management	Insurance Planning & Risk Management	Emergency Fund Planning	Employee Benefits
Comfortable	Debt Listing	Identify Risk	Unexpected Expense Planning	Group Benefits
Retirement Income Plan	Future Expenses	Needs Analysis	ACA Subsidy	Retirement Plans
Lifestyle	Consolidation	Survivor Protection	Tiered Savings Buckets	COBRA
		Legacy Creation		Portable Benefits

Investment Planning	Retirement Planning	Income Tax Planning	Estate Planning
Portfolio Analysis	Pensions	Tax Efficiency	Keep Control
Risk/ Reward	Social Security	Roth Conversions	Proper Documents
Risk Tolerance	Medicare	Bracket Utilization	Taxes
Investment Objective	Accumulation Strategy	ACA Subsidy Planning	Heirs/ Beneficiary
Active vs Passive		Small Business	Gifting/Charities
Investment Vehicles	Distribution/ Income Strategy		Medicaid

NINE TOPICS OF FINANCIAL PLANNING

1. **Cash flow analysis and budgeting**
   a. We work directly with you and your family to analyze your living expenses in relation to your current financial situation.
   b. Your cash flow statement—factoring in your income, tax liabilities, and budgeted expenses— we'll help paint a picture with you, establishing a financial plan.
2. **Debt management**
   a. Together we will inventory existing debt and determine next steps.
   b. Future expenses will be considered so that they can be added into your planning.
3. **Insurance planning and risk management**
   a. We want to make sure your needs are covered, but you're also not paying for something unnecessary.
   b. To determine the appropriate coverage for your needs, whether it be for disability income insurance, life insurance or long-term care insurance, we'll take a holistic approach to determine what is required.
4. **Emergency fund planning**
   a. An emergency fund is simply money you've set aside for life's unexpected events.
   b. We want to make sure you're prepared for whatever may come your way, this includes short-term planning needs that have been identified through fact finding.
5. **Employee benefits**
   a. There are four major types of employee benefits many employers offer: medical insurance, life insurance, disability insurance, and retirement plans.
6. **Investment planning**
   a. There are principles and strategies that may enable you to put together an investment portfolio that reflects your risk tolerance, time horizon, and goals.
   b. We'll educate you on different investment vehicles and the features they offer.
7. **Retirement planning**
   a. A common question we hear is, "When can I retire?" and the answer to this question is different for everyone.
   b. Planning involves painting a picture of what retirement living is by using math and science in conjunction with the human element of what's important to you.
8. **Income tax planning**
   a. Proper tax planning requires year-round attention. It is important to understand current tax code laws and strategies to effectively accomplish your planning.
9. **Estate Planning**
   a. Our firm is here to assist with your estate planning needs from start to finish. Whether you are an individual or a business owner, we'll guide you with the options that will leave your legacy fulfilled.
   b. Our goal is to use strategies that keep you in control, help with transitions while being sensitive to taxes.

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