

**VL**

**VAILLANCOURT  
& LEFEBVRE**

WEALTH MANAGEMENT, LLC.

# 101 Ways Advisors Can Add Value For Their Clients





# GENERAL PRINCIPLES OF FINANCIAL PLANNING

## Cash Flow Management

1. Alignment of Spending With Values and Goals
2. Allocating and Bucketing Cash by Goal
3. Analysis of Changing Jobs/Salary
4. Analysis of Ways To Provide Financial Support for Adult Children or Aging Parents
5. Car buy Vs Lease Analysis
6. Divorce Cash Flow Analysis
7. Emergency Fund Planning
8. Expense Analysis To Find Forgotten/Unneeded Expenses
9. Home Buy Vs Rent Analysis
10. Optimize Returns on Cash Holdings
11. Planning for a Sabbatical
12. Planning for an International Move
13. Review Personal Credit Cards and Rewards
14. Setting Cash Balance Targets
15. Vacation Home Planning

## Debt Management

16. Creating a Total Debt Payoff Plan
17. Debt Payment Allocation
18. Federal Student Loan Debt Analysis and Planning / Consolidation, Using IDR/PSLF
19. HELOC Analysis
20. Home Mortgage Refinance Analysis
21. Intra-Family Loan Planning
22. Mortgage Comparison/Analysis When Buying A Home
23. Refinancing Credit Card Debt
24. Refinancing Student Loan Debt
25. Reverse Mortgage Analysis

## Education Planning

26. 529 Plan Comparison Analysis
27. Discussing College Financial Aid (Merit and Need - Based) and Strategies
28. Funding Strategy with 529, UTMA, Taxable Accounts, and/or Roth IRA
29. Support Filling Out the FAFSA Form.



## INSURANCE PLANNING

- 30. Analysis of Current Permanent Insurance Policies
- 31. Curation of Insurance Professionals
- 32. Disability Insurance analysis
- 33. HDHP With HSA Vs Low-Deductible Health Insurance Analysis
- 34. Homeowner's Insurance Analysis
- 35. Life Insurance Coverage Needs Assessment
- 36. Long - Term Care Insurance Analysis
- 37. Medicare Analysis
- 38. Review Auto Insurance Coverage
- 39. Umbrella Insurance Analysis
- 40. Workplace Open Enrollment Period Benefits Planning



## INVESTMENT PLANNING

- 41. Asset Allocation Analysis/ Adjustments
- 42. Asset Location Analysis/Adjustments
- 43. Creating Investment Policy Statements
- 44. Employee Stock Purchase Plan Analysis
- 45. Handling Concentrated Stock Positions
- 46. How to Invest an Inheritance/Windfall
- 47. Moving to Lower - Cost Investments
- 48. Paying Off Margin Interest Balances
- Rebalancing Execution
- 50. Rental Real Estate Analysis
- 51. Withdrawal Strategies







- 52. Adjusting Strategies for Changes in Tax Policy**
- 53. Adjusting Tax Withholding / Allowances**
- 54. Analyzing Options to Maximize QBI Deduction**
- 55. Capital Gains Harvesting Analysis**
- 56. Charitable Giving Location Planning (DAF, Appreciated Stock, etc.)**
- 57. Curation of Tax Professionals**
- 58. Leveraging College Tax Credits**
- 59. Reviewing Annual Tax Return**
- 60. Roth Conversion Analysis**
- 61. Standard/Itemized Deductions Analysis**
- 62. Stock Options Planning**
- 63. Strategies for Accelerating / Deferring Business Income**
- 64. Tax Bracket Management 0% Gains Harvesting**
- 65. Tax Credit Analysis / Opportunities**
- 66. Tax Loss Harvesting Analysis**





# Retirement Planning

- 67. Analysis of How Much To Contribute to Retirement Accounts Each Year.
- 68. Analysis of Roth Vs. Traditional 401(k) Plan Account
- 69. Considering Backdoor and "Mega" Backdoor Roth IRA's
- 70. Coordinating income With Tax - Sensitive Items (e.g., Medicare Premiums
- 71. Defined Benefit Pension Claiming Analysis
- 72. Determine when Clients Can Retire
- 73. Helping Clients Avoid Financial Fraud
- 74. Planning for Housing Transition (CCRC, etc.)
- 75. Retirement Cash Flow Analysis
- 76. Retirement Lifestyle Goal Planning/Guidance
- 77. Retirement Plan Distribution Option Analysis
- 78. Review Annual Social Security Statements
- 79. RMD Planning/Execution
- 80. Safe Withdrawal Rate Analysis/ Retirement Income Strategies
- 81. Social Security Claiming Analysis







# LIVING TRUST & ESTATE PLANNING

- 82. Business Succession Planning
- 83. Federal Estate Tax Planning/Analysis
- 84. Funding of Trust/Re-Titling of Assets
- 85. Gift Planning
- 86. Guidance on Creating/Reviewing the Advance Directive
- 87. Guidance on Creating/Reviewing Healthcare Proxy
- 88. Guidance on Creating/Reviewing Power of Attorney
- 89. Guidance on Creating/Reviewing Will
- 90. Guidance on Pre-Nuptial Agreements
- 91. Recommendations/Curation of Estate Attorneys
- 92. Review Bequest Planning
- 93. Review Potential Trust Options
- 94. State Estate Tax Planning/Analysis
- 95. Surviving Spouse Analysis After the Death of a Client.





# PSYCHOLOGY OF FINANCIAL PLANNING

- 96. Developing and Envision Financial/Life Goals
- 97. Financial Coaching for Implementation of a Plan
- 98. Identifying Money Scripts
- 99. Offering Peace of Mind by Tracking Financial Life
- 100. Support Overcoming Financial Biases
- 101. Support Overcoming the Investment Behavior Gap

