

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 Debit
- 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-Deducible
- 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

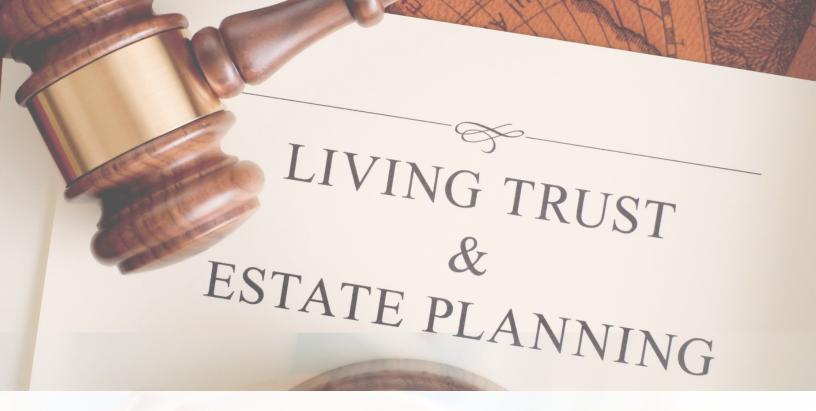


- 52. Adjusting Strategies for Changes in Tax Policy
- 53. Adjusting Tax Withholding / Allowances
- 54. Analyzing Options to Maximize QBI Deduction
- 55. Capital Gains Harvesting Analysis
- 56. Charitable Giving Location Planning (DAF, Appreciated Stock, etc.)
- **57.**Curation of Tax Professionals
- **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



- 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