Sopher Financial Group Capabilities

As comprehensive financial planners, we help our clients accomplish many goals

Wealth Management	Risk Management	Tax	Estate	Cash Flow	Additional Services
Fully customized financial strategy implementation	Analysis of life insurance needs	Refer Knowledgeable CPAs	Refer Knowledgeable attorneys	Cash flow planning and retirement planning	Guiding clients through volatile markets
Establish IRA accounts	Current life insurance coverage review	Coordinate with CPA team	Coordinate with attorneys	Education planning advise (529s, etc.)	"Sounding board" to prevent emotional mistakes
Establish Individua/Joint Accounts	Implementation of life insurance strategy	Manage Dividends and Capital gains	Advise on estate documents (POA, wills, etc.)	Establishing/utilizing 529 plans	Resource for loved ones
Establish Trust Accounts[1]	Analysis of disability income insurance needs / implementation	Tax Loss Harvesting	Trust education/trustee education	Advise on student loan payoff strategy	"First responders" after death of family member
Educate/Manage Individual Stock Concentration	Analysis of LTC insurance needs / implementation	Complete/Monitor RMDs	Establishing beneficiary designations	Advise on debt payoff strategies	Personal document storage

Sopher Financial Group Capabilities - Continued

Wealth Management	Risk Management	Tax	Estate	Cash Flow	Additional Services
Advise on 401(k) and other retirement plans	Advise on umbrella insurance coverage	Qualified Charitable Distributions (QCDs)	Assist through probate	Advise on mortgage options	Data collection/analysis
Advise on various investment options	Assist with Medicare / supplement insurance	Inherited IRA taxation consequences	Help consolidate / advise on inherited assets	Assist with divorced assets	Custom reporting capabilities
Educate on investment vehicles available	Evaluate life insurance options	Educate on tax forms	Estate planning education/review	Establishing efficient retirement income stream	Managing transfer of assets
Educate on various investment styles	Beneficiary designations	Advise on tax efficient strategies	Secure storage of estate documents	Advise on various cash/cash equivalent positions	Client tech support
Social Security analysis	End-of-life planning	Advise on annuity taxation	Incorporate taxation consequence with estate planning	Education on adequate emergency funds	Manage ongoing activities

Sopher Financial Group Capabilities - Continued

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Wealth Management	Risk Management	Tax	Estate	Cash Flow	Additional Services
Establish realistic retirement income strategy		Advise on tax efficient IRA strategies	Educate on charitable initiatives		Coordination with other professionals
Discuss options for previous employer retirement plans		Roth conversions	Facilitate QCDs		Coordination with family members
Educate on account options for minors		Advice on inherited NQ annuities	Incorporate philanthropic considerations		Consolidation of accounts
Tax efficient strategies for stock compensation		Advice on inherited accounts			Education for loved ones
Education on account types / rules					

1. LPL Financial representatives offer access to Trust Services through The Private Trust Company N.A. an affiliate of LPL Financial.
2. Securities and advisory services offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC.