The 6 Key Areas of Financial Planning

Financial Situation

- Net Worth Statement
- Cash Flow Analysis
- Debt Management

1

Risk Management

- Asset Protection
- Life Insurance
- Disability/Income Protection
- Long Term Care
- Property & Casualty
- Group Health Benefits Plans
- Key-Person Coverage
- Business Overhead Coverage

2

Wealth Accumulation

- Investment Portfolio Optimization*
- Alternative Investments*
- Annuities/REITS*
- Risk Analysis
- College Funding Strategies
- Premium Financing

3

Tax Reduction

- Income, Federal, State, & Estate Tax
- Capital Gain/Loss
- Alternative Minimum Tax
- Tax-Free Income Generation
- Captives

4

Retirement Planning

- Income Withdraw Planning
- SEP, IRA, Roth, 401(k), 403(b)
- Social Security
- Pension Maximization
- 401(k) Plans
- Employer Sponsored Plans
- Profit Sharing Plans
- Non-Qualified Executive Compensation
- Split Dollar Arrangements

5

Estate Planning

- Will/Living Will
- Power of Attorney/Health Care Proxy
- Philanthropy
- Wealth Preservation & Transfer
- Buy-Sell Agreements
- Business Continuity Plans

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