



FINANCIAL PLANNING SERVICES



THOROUGH
Financial Group

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OUR PROCESS

Strengthening your financial life is not a one-time event. It requires the development and implementation of a living financial plan that is cyclical in nature, adjusting in response to different life events that unfold as you approach and enter retirement. Once you have been brought onboard as a client, and after the implementation of your initial plan, the ongoing monitoring and adjustment is where we add long-term value to you.



Failing to Plan is Planning to Fail You need a plan for your finances.

Did you know?

- 28% of non-retired adults have no retirement savings at all. (1)
- 56% of Americans have less than three months' worth of emergency savings. (2)
- Only 36% of Americans have a written financial plan. (3)

Don't let these statistics define your future. With a clear plan, you can take control of your finances, pursue your dreams, and live the life you've always wanted.

How We Help You

At Thorough Financial Group, we make financial planning simple and effective:

Discovery: We start by understanding your goals, dreams, and concerns.

Goals & Data Gathering: We assess your income, expenses, assets, and liabilities.

Analysis & Strategy Development: We craft a personalized plan to help you pursue your goals.

Implementation: We guide you through putting the plan into action.

Ongoing Support & Review: We regularly review and adjust your plan as life changes.

Your Financial Command Center: WealthVision

Gain access to our powerful WealthVision tool:

- ✓ View all your accounts in one place—investments, income, expenses, and net worth.
- ✓ Track progress toward your goals in real time.
- ✓ Access your personalized financial plan anytime, anywhere.
- ✓ Make informed decisions with clarity and confidence.

Take Control Today

The sooner you start planning, the more options you'll have. Let us help you create a plan that brings clarity and confidence.

(1) <https://www.federalreserve.gov/publications/2023-economic-well-being-of-us-households-in-2022-retirement-investments.htm>

(2) <https://www.bankrate.com/banking/savings/emergency-savings-report/>

(3) <https://fortunly.com/statistics/personal-finance-statistics/>

THE PIECES OF THE PUZZLE

Financial Position

- ✓ Cash Reserve Levels
- ✓ Discretionary Income
- ✓ Debt Management
- ✓ Cash Flow Management
- ✓ Net Worth
- ✓ Expected Large Inflow/Outflow

Tax Strategies

- ✓ Tax Deferral
- ✓ Tax Diversifications
- ✓ Impact of Investment Liquidation
- ✓ Filing Status
- ✓ Tax Loss Harvesting
- ✓ Business Ownership
- ✓ Direct Indexing
- ✓ Capital Gain Taxes
- ✓ Diversification of Concentrated Stock

Estate Strategies

- ✓ Beneficiary Designations
- ✓ Capital Transfer
- ✓ Asset Ownership
- ✓ Document Review
- ✓ Trust Funding
- ✓ Estate Liquidity
- ✓ Minor Children
- ✓ Special Needs Considerations
- ✓ Succession Planning for Business Owners

Investment Planning

- ✓ Asset Allocation
- ✓ Education Planning
- ✓ Lump Sum Accumulation
- ✓ Options/Restricted Stock
- ✓ Dollar Cost Averaging Time Horizons
- ✓ Risk Tolerance
- ✓ Diversification Strategies
- ✓ Tax Implications
- ✓ Managed Money Platforms

Retirement Planning

- ✓ Minimum Distributions
- ✓ Pre-age 59% withdrawal options
- ✓ 401(k) & Other Qualified
- ✓ Retirement Plans
- ✓ Income Streams/Transitions
- ✓ Tax Transitions
- ✓ Non-Qualified Deferred Compensation
- ✓ Traditional & Roth IRAs
- ✓ SEP IRAS
- ✓ SIMPLE IRAs
- ✓ Social Security
- ✓ Roth Conversions
- ✓ Risk Transitions

Protection Planning

- ✓ Disability Insurance
- ✓ Long-Term Care Insurance
- ✓ Life Insurance
- ✓ Policy Loans
- ✓ Alternate/Additional Coverage Strategies
- ✓ Special Needs Situations
- ✓ Buy/Sell Strategies for Business Owners

WHICH IS RIGHT FOR YOU?

Although they move at different paces, our financial planning and consulting tracks are here to guide you towards your financial goals. Same destination, different journeys!

Which Financial Service is Right for You?

We offer two tailored financial services designed to meet your needs at different stages of life. Both services include a comprehensive review of the 6 Pillars of Planning and online access to Wealth Vision to track your net worth, investment accounts, and progress towards your financial goals.

Option 1: Financial Consulting (Ongoing Service)

For working professionals (**ages 18-60**) who want professional financial guidance to build wealth, optimize benefits, and set themselves up for a confident retirement.

- Comprehensive Financial Oversight – Receive ongoing guidance on investing, taxes, insurance, and retirement.
- Flexible & Proactive Planning – Adjust your financial strategy as your career and life evolve.
- Personalized Action Plan – Get clear, step-by-step recommendations to maximize your financial potential.

Best for:

- ✓ High-income professionals looking to grow wealth efficiently.
- ✓ Individuals who want experienced insight on work benefits, tax strategies, and investments.
- ✓ Those who value ongoing financial support without managing everything alone.

Option 2: Financial Planning (One-Time Engagement)

For individuals nearing retirement (**within 5 years**) or business owners with complex financial needs who require a structured, in-depth financial roadmap.

- Retirement & Income Planning – Create a tax-efficient withdrawal strategy for a stress-free retirement.
- Business & Estate Planning – Structure your finances for long-term wealth and smooth asset transfer.
- One-Time, Comprehensive Plan – A fully customized strategy designed for your unique goals and financial situation.

Best for:

- ✓ Individuals approaching retirement who need a clear, tax-smart financial plan.
- ✓ Business owners requiring specialized planning for their financial future.
- ✓ Those who want a detailed financial blueprint but do not need ongoing advisory services.

Still Not Sure? Let's Talk!

Schedule your Free Q&A session to learn how we can help you achieve your goals by going to thoroughfinancial.com for a virtual or in office meeting

Fee schedule as of 1/1/2025 and subject to change. For a complete list of miscellaneous account and service fees, please refer to the official LPL fee schedule. Investing is subject to risk which may involve loss of principal.

No strategy assures success or protects against loss. Past performance is no guarantee of future results.

Riskalyze Inc. is a member of LPL's vendor affinity program and is in no way affiliated with LPL.

Securities and advisory services offered through LPL Financial, a registered investment advisor, Member FINRA/SIPC.



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if You're on
track for
retirement**

CLIENT BASICS

Please save this for quick reference!



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You can download
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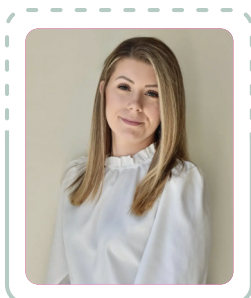
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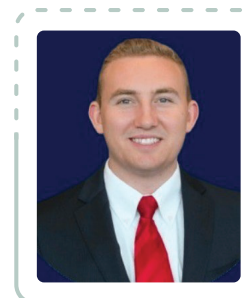
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