



## 5-KEY AREAS *of your current financial life*

Our process is designed to help our clients achieve simplicity and confidence during their retirement years. It's focused around 5-key areas of your current financial life.

### 1. INCOME PLANNING

We'll help create an income strategy based on your specific goals, desires and needs. This Clearly Defined Income Plan will help manage the daunting task of incorporating all of your income sources to be in harmony with all of your retirement expense needs. This includes the following areas:

- Detailed breakdown of expense needs, end dates, Retirement Phasing strategies
- Employer Pension and Social Security Timing/Optimization Strategies
- Inflation/Longevity/Survivor Planning
- Portfolio Withdrawal Strategy

### 2. INVESTMENT PLANNING

Your investment plan will be specific to your goals, time horizon, risk tolerance and income strategy. Our firm's independence allows us select investment tools that best suit your needs and align with the Fiduciary Standard of Care. This includes:

- Assessing your Risk Tolerance and Risk Capacity
- Ensure your portfolio works in concert with your income planning needs
- Create strategies that allow income from your portfolio in both good and bad markets
- Comprehensive Institutional Money Management

### 3. TAX PLANNING

Any comprehensive Retirement Plan will include a strategy for addressing taxes. This includes:

- Assessing the taxable nature of your current holdings
- Strategizing ways to include tax-deferred or tax-free money in your plan
- Strategize which tax category to draw from first to reduce tax burden
- Leverage your qualified money to potentially leave tax-free dollars to your beneficiaries

### 4. HEALTHCARE PLANNING

We'll create a plan designed to help you protect yourself against rising healthcare costs, including:

- Looking at all aspects of Medicare, Parts A, B and D
- Analyzing options for a Long-Term Care Plan

### 5. LEGACY & ESTATE PLANNING

It's important to ensure that any remaining assets move smoothly to beneficiaries according to your wishes and specific needs of your beneficiaries. By working collaboratively with a qualified Estate Planning Attorney, our goal will be to help you:

- Maximize your estate and income tax planning opportunities
- Protect any assets in your trust and ensure they are distributed to beneficiaries probate free Protect your IRA and qualified accounts from becoming fully taxable to your beneficiaries upon your death