## Retirement Planning

- Financial Game Plans
- Retirement Goal Setting
- Social Security & Medicare
- IRAs, RMD's & Retirement Income Strategies
- Annuities & Pensions
- 401(k) & Employer Plan Reviews

## Investment Management

- Portfolio Construction
- Creating Personalized Benchmarks
- Risk Management
- Withdrawal Strategies
- Tax-Advantaged Investing
- Review Investments Held at Other Firms

## Insurance & Risk Management

- Life Insurance
- Long-Term Care Planning
- Existing Policy Review
- Health Insurance Review
- Personal Liability Coverage Analysis
- Employer Insurance and Benefits Review

## Cash Flow & Budget

- Income Analysis
- Expenses & Budgeting
- Major Purchases
- Cash & Emergency Reserves
- Mortgage & Debt Analysis
- Credit & Financing Strategies

## Assistance to Loved Ones

- 529 College Savings Plans
- K-12 Education Savings Plans
- Caring for Elderly
- Special Needs Planning
- Gifting

## Tax Planning

- Coordinate with CPA or Tax Advisor
- Tax Optimizing Strategies
- Realized or Unrealized Gains/Loss Analysis
- Tax Loss Harvesting
- Cost Basis Analysis
- Health Savings & Flex Spending Accounts

## Estate Planning

- Coordinate with Attorney
- Wills
- Power of Attorney
- Living Will
- Trusts
- Family Legacy Letter