PLANNING SERVICES

FINANCIAL PLANNING

- Wholistic planning approach
- Investment plans
- Asset allocation
- Age asset transitions
- Withdrawal strategy
- Review positions
- Account aggregation
- Monitoring outside accounts
- Managing outside accounts (Pontera)

ESTATE PLANNING

- Designated beneficiaries
- Review wills for account type
- Estate tax planning
- Gifting vs. inheritance strategies
- Discuss value of a Trust
- Confirm/review essential documents
- Role of philanthropy

MAJOR LIFE CHANGES

- Divorce & dissolution planning
- Education savings
- Self-employment strategies
- Job transition/retirement options
- Roll-over options
- Review of defined benefits plans
- Event-based gifting to family

CASH FLOW

- Review income sources
- Establish goals
- Review debt strategies
- Buying of home
- Review mortgage strategies
- Dollar cost average investing
- Review company match retirement options

TAX PLANNING

- Tax sensitive investing
- Tax loss harvesting
- ROTH conversions
- Qualified charitable distributions
- Donor advised funds (bunching)
- Review realized gains
- Carry forward losses
- 1031/721 exchange considerations
- Delaware Statutory Trust

RETIREMENT

- Retirement income projections
- Social security analysis
- Calculating required minimum distributions
- RMD strategies
- Budget/cash flow
- IRA & ROTH contributions
- Review of employer based contributions