INTEGRATED WEALTH MANAGEMENT

FINANCIAL TRACKING AND PLANNING

INVESTMENT

- **Review of Portfolio**
  - Asset Allocation
  - Assessment of Risk
  - Investment Line Up Due Diligence
- **Time Horizon Planning**
- **Portfolio Organization and Consolidation**
- **Account Aggregation / Comprehensive Investment Reviews**
  - Review of Investments held outside our Firm
- **Investment Policy Statement**
- **Portfolio Maintenance / Rebalancing**
- **Concentrated Position Management**
- **Wealth Distribution and Withdrawal Strategies**
- **Restricted Stock Units / Grants / Options Planning**
- **Alternative Investments***
  - Private Equity
  - Hedge Funds
  - Senior Credit Funds
  - Real Estate Funds
- **Tax Sensitive Investment Strategy**
  - Review of Cost-basis
  - Gain and Loss Harvesting
  - Optimizing Income Distribution

RETIREMENT

- **Retirement Goal Setting**
  - Values, Vision and Goals
  - Retirement Income Need
  - Projections and Scenarios
- **Retirement Risks / Threats to Financial Independence**
  - Market & Sequence of Return Risk
  - Inflation & Tax Risk
- **Income Distribution Planning**
  - Social Security & Medicare
  - Tax Minimization
  - Cash Flow and Budgeting
- **IRA's: Traditional, Roth, Roth Conversion, Inherited**
- **Employer-sponsored Plans & 401(k)'s**
- **Annuities and Pension Planning**
- **RMD & Withdrawal Strategies**

CASH FLOW & BUDGETING

- **Review of Income Sources**
- **Review of One-time Expenses**
- **Planned Large Expenses**
- **Expenses & Budgeting**
  - Emergency Funding / Buffer
- **Debt Management and Mortgage Planning**
- **Lines of Credit**

RISK MANAGEMENT & INSURANCE

- **Review of Existing Risk Management Plan**
- **Risks to Human Capital**
  - Life Insurance needs analysis and planning
  - Disability income needs
- **Risk to Financial Capital**
  - Long Term Care Risk
    - Long-Term Care Planning and funding
  - Longevity Risk
  - Health Care Risk
  - Liability Risk

EDUCATION

- **Goal Setting and Education Funding Philosophy**
- **529 College Savings Plans**
- **Gifting / UGMA / UTMA / Trusts**
- **Roth IRA for Children**
- **Funding and Distribution Strategies**
- **Alternative Sourcing**
  - Student Loans / Home Equity

BUSINESS

- **Review Objectives**
- **Retention of Key Employees**
  - Health Benefits (company sponsored)
  - Retirement Plans; 401(k)s, SIMPLE IRAs
  - Non-Qualified Deferred Comp Plans
  - Group Life and Disability
- **Insurance Planning**
  - Key Man
  - Buy/Sell Agreement Funding
  - Disability Overhead
- **Succession Planning**
  - Family Transition Plan
  - Sale to Strategic Buyer
  - Private Equity Sale
  - Sale to ESOP

ADVICE AND GUIDANCE

ESTATE PLANNING & CHARITABLE GIVING

- **Wills and Living Trusts**
  - Living Will / Health Care Proxy
  - Testamentary Trust
  - Guardians, Executor and Trustees
- **Power of Attorney**
- **Charitable Trusts & Giving**
- **Trusts**
  - Irrevocable Trust & Life Insurance
  - Marital Trust
- **Planning for Illiquid Business interest and real estate**
- **Advanced Wealth Transfer Planning**
- **Planning for Children with Special Needs**
- **Estate and Transfer Taxes**

OTHER INSURANCE COVERAGE

- **Health Insurance**
  - Medicare Questions
- **Homeowner's / Renters Insurance**
  - Liability and Umbrella Coverage
- **Medicaid Planning**

TAXES

- **Health Savings & Flexible Spending Accounts**
- **Deductions and Credits**
- **Tax Location Planning**

ADVISORY CLIENT CONCIERGE SERVICE:

- Coordinate with other advisors such as your attorneys and accountants
- Hold regular meetings and ensure that all planning is well coordinated and implemented
- Maintain copies of documents, such as insurance policies, estate planning and legal documents and tax returns

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