

# Services



## Retirement Planning

Using dynamic and flexible planning tools, we provide guidance to plan for and live in retirement. Included in this retirement planning model are goals, retirement dates, amount of capital needed, and the year(s) the capital is needed. Income sources, investment forecasts, living expenses, medical expenses, home improvements, college expenses, etc. are also accounted for.

## Investment Planning

A goal-directed, evidence-based investment plan using an Investment Policy Statement is implemented based on your goals, risk tolerance and time horizon. Key characteristics include portfolio objectives, strategic asset allocation, tax-efficiency, account consolidation, diversification and rebalancing.



## Equity Compensation Planning

We provide guidance on Stock Option plans, Restricted Stock Unit plans, and Employee Stock Purchase Plans to maximize and protect their value.

## Cash flow Planning

We identify current and future income sources; then earmark those income sources to meet your competing goals (ie. retirement planning, daily living expenses, educational expenses) based on your priorities.

## Tax Planning

Use of tax-efficient asset location strategies, tax-loss harvesting, strategic rebalancing, using proper tax withholding rates for Required Minimum Distributions, and maximizing tax-deductible retirement plan contributions are some of the techniques we employ.

## Insurance Planning

We provide guidance on how to protect against unforeseen events and large claims against your assets that could destabilize your financial plan. We evaluate and make recommendation on all forms of insurance.

We provide guidance on establishing and refreshing estate planning documentation. We review estate plans to ensure accounts are properly titled, beneficiary designations are in place, gifting programs are IRS compliant, and charitable contributions are executed tax-efficiently.

## Estate Planning

We provide guidance on which benefits to select in your employers benefit package that best meet your needs. We also plan, design and implement corporate retirement plans for small to mid-sized companies.

## Employment Benefit Planning

We work with you to identify estimated college expenses by child, potential funding sources, savings rates required, and accounts to be opened to meet your college planning goals.

## College Planning

