

# THE 5-STEP COMPLETE PLANNING PROCESS



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.

## INCOME PLANNING

- 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

## INVESTMENT PLANNING

- 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

## TAX PLANNING

- 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

## HEALTHCARE PLANNING

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

## LEGACY & ESTATE PLANNING

- 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