

## The Seasonal Process

*Systematic, Proactive, Relevant, Coordinated*

Pre-scheduled client service platform provides built in service breakers throughout the year.

### GOAL TRACKING

- Financial position update
- Projected cash flow
- Progress reports
- Life changes and assumptions
- Reaffirm priorities
- Revisit prior recommendations
- Executive compensation analysis

### ASSET ALLOCATION

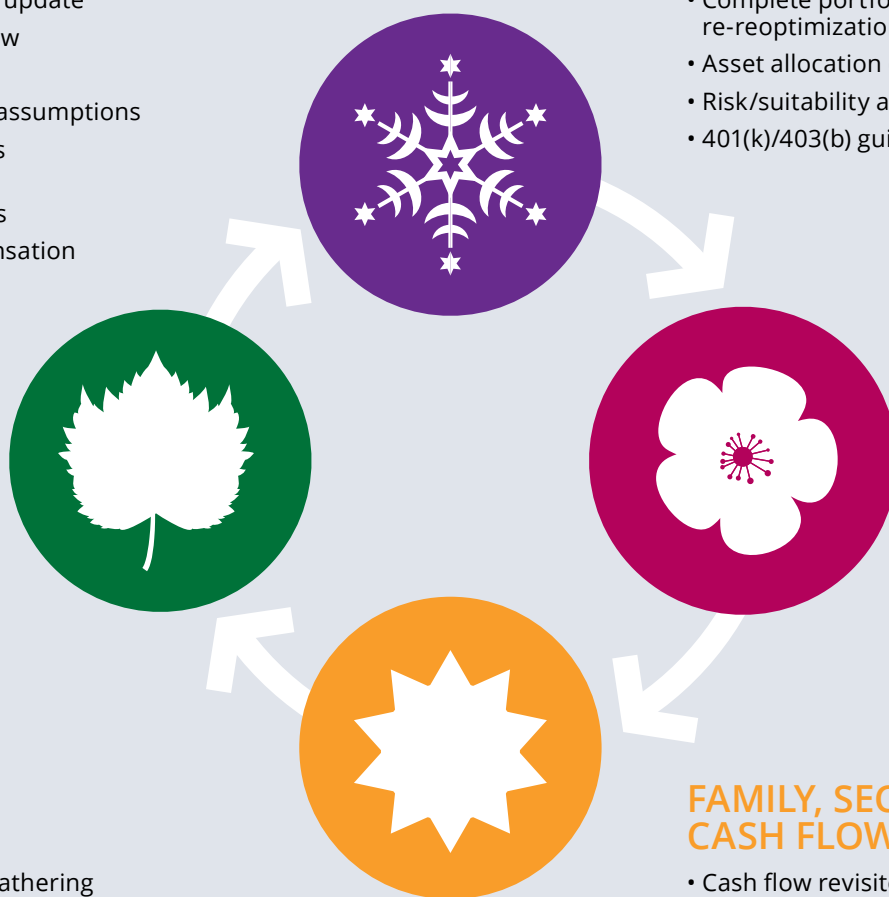
- Complete portfolio rebalancing/re-optimization
- Asset allocation design
- Risk/suitability analysis
- 401(k)/403(b) guidance

### TAX PLANNING

- Tax information gathering
- Coordination with tax professional
- Tax summary letter
- Year-end strategy
- Long-term tax planning strategies

### FAMILY, SECURITY AND CASH FLOW REVIEW

- Cash flow revisited
- Annual insurance review
- Estate planning strategies
- Employee benefits



## Achieving your Financial Potential

Personal financial management designed to answer questions such as:

### GOAL TRACKING

- How am I progressing toward my goals?
- Do I need to save more or can I save less?
- Do I need to change the time frame for my goals?
- Can I add more goals to my financial life?
- How much do I have and where is it invested?
- What will my cash flow and expenses look like this year?
- Can I spend more money now?
- Can I enhance my gifts to children, grandchildren or charity?
- Am I taking too much or too little risk in my investments?
- Should I restructure my debt?
- What is the proper amount to have as a reserve for emergencies?
- What are the risks to my financial life?

### ASSET ALLOCATION

- What is the optimal mix of investments for my situation?
- How do I change from where my investments are today to where I need to be?
- How should my retirement plans at work be invested?
- Are there tax implications to making changes in my portfolio?
- Is my recordkeeping adequate for my investments?
- Are there different types of investments that I should be considering?

### TAX PLANNING

- Are there decisions I can make before the end of the year that can help manage tax liability?
- How can I effectively communicate everything about my taxes to my accountant?
- Should I take gains or losses this year or next?
- Am I using my retirement plans correctly?
- Should I try to accelerate or delay income and expenses?
- Am I withholding enough or do I need to make or change an estimated tax payment?
- Are my investments tax efficient?
- What outstanding information will I need to complete my taxes?

### FAMILY, SECURITY AND CASH FLOW REVIEW

- Is my cash flow working out as planned or do I need to re-evaluate my expenses?
- What would happen if I couldn't work anymore or became disabled?
- What is my plan if I need custodial care someday (who, how, where)?
- Do I have the right amount of life insurance?
- Is the type of life insurance I have the best for my current situation?
- What are the risks to my personal property?
- Am I exposed to lawsuits and how can I protect my wealth?
- If I die would my assets go to the people I want as easily as possible?
- Do I have an effective power of attorney or will in place?
- How does my financial situation affect other family members?
- How do other family financial situations affect me?
- What should I do with my employee benefits at work?

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