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**Gold Medal Services**

***The New Standard in Personalized Wealth Management Services***

**Investment Oversight Service**

* Reviewing your investments and designing a personalized portfolio appropriate to your financial needs
* Year-long, continual monitoring of your investments
* Reviewing and evaluating how your savings and distribution strategies may affect your investment allocation
* Quarterly economic report detailing updated analysis and a current view of the investment markets

**Tax Reduction Planning**

* Comprehensive review of your tax return to highlight opportunities for maximizing tax reduction strategies
* Annual review of your tax situation and planning to incorporate any new tax law changes
* Recommendations of tax solutions including tax advantaged investments
* Staying current on and presenting new tax laws that can affect your situation
* Complimentary consultation with your tax preparer

**Retirement** **Income & Distribution Planning**

* Analysis of your current and future income needs
* Continual development and implementation of recommendations to fund your income needs to optimize your lifestyle
* Recommendations regarding the most appropriate distribution strategy for your employer retirement plans and IRAs

**Family Wealth Planning**

* Analysis of your current estate plan
* Review of strategies to efficiently transfer wealth to your loved ones
* Addressing educational expenses of children, grandchildren, and great grandchildren
* Assistance in transferring assets to your Living Trust or other trusts
* Providing guidance with the appropriate and necessary steps in the event of the death of a loved one
* Analysis of the beneficiaries of your IRAs

**Protection Planning**

* Review of your current life insurance and long-term care coverage to ensure you and your loved ones are adequately covered
* Analysis of current annuity contracts to review structure and features as well as advice on how to potentially improve the utilization of contract benefits

**Client Services & Communications**

* Quarterly, semi-annual or annual reviews
* Special reports on how to help reduce your taxes and other important topics

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