

WHAT we do



Financial Position

- Recently moved or considering relocation
- Considering the sale of a major asset like your home or business
- Changing jobs
- Getting married or divorced
- Loss of a loved one
- Receiving a gift or inheritance



Risk Management

- Reviewing Health Savings Account contributions
- Spending and remaining balances in Flexible Spending Accounts
- Reviewing existing life and income disability insurance policies and coverage amounts
- Reviewing assisted living needs for a parent or other family member
- Reviewing any long-term care needs



Wealth Accumulation

- Confirming investment goals & strategies
- Reviewing asset allocation
- Revisiting income & savings needs
- Contributing to education accounts
- Establishing savings plan for major purchase or expense goal



Tax Management

- Income tax strategies
- Alternative minimum tax strategies
- Capital gain/loss strategies



Retirement Planning

- Retirement planning
- Social security
- Distribution planning
- Funding analysis
- Non-qualified plans
- Analyzing tax benefits
- Maximizing 401(k) contributions
- Maximizing IRA contributions
- Reviewing overall retirement income strategy
- Establishing a retirement plan if a business owner



Estate Planning

- Using a trust
- Reviewing beneficiary designations
- Planning charitable giving
- Reviewing impact of any new tax laws
- Reviewing estate documents (wills, trusts)
- Planning for the succession of a business
- Analyzing estate tax implications