CLIENT EXPERIENCE

Financial Strategy & Investment Review

- Review & research all resources, analytics & intellectual capital to select a portfolio strategy
- Build strategies that consider risk tolerance, economic conditions, timeline & individual goals.
- Advice on your company plan & how it coordinates with your total allocation
- Monitor & review performance & personal goals

Tax Planning Strategies

- Engage your accountant to run year-end tax review
- Monitor carry-forward losses from previous years
- Review client's taxes & determine proper allocation to minimize tax consequences
- Evaluate most tax-efficient way to create an income stream for retirees

Planning Based Services

- Assist clients in articulating goals
- Access client resources & create a financial plan
- Identify shortcomings, obstacles & future challenges that could alter success
- Create savings & investment strategy to pursue goals
- Retirement planning
- College planning
- Legacy planning

Debt Management

- Coordinate a plan on how to manage debt

Trust Account and Estate Planning

- Partner w/ estate attorneys to ensure all assets are properly titled & up-to-date
- Confirm all accounts have updated primary & contingent beneficiaries
- Philanthropic & nonprofit services
- Donor-advised funds
- Special needs planning

Insurance

Review life insurance

- Type of coverage
- Term vs. permanent
- Cost review

Review long term care insurance

- Coverage type: home care vs. facility care
- Review inflation rider
- Look at provider & how premiums have changed

Business Solutions

- Employee benefit plan
- Operating accounts
- Business succession planning

We aim to empower clients with the vision and tools to achieve financial freedom while building lasting relationships. We will chart a course—together—to shape a clear financial plan from a broad list of services and strategies that meet the specific needs of your family and business.

Collaborative, Caring, Custom Wealth Management