

# What is Comprehensive Wealth Management?

## Making It All Work Together...

Investment Planning	Estate Planning	Retirement Planning	Insurance Planning	Cash Flow & Budget	Legacy Planning	Tax Planning
Review of Portfolio	Wills	Retirement Goal Setting	Review of Existing Policies	Review of Income Sources	Gifting	Tax Sensitive Investing
Asset Allocation	Power of Attorney	Social Security Analysis	Life Insurance Needs Analysis	Setting Goals Expenses & Budgeting	College Planning	Review of Cost-Basis
Time Horizon Planning	Living Will	Cash Flow Analysis	Long Term Care Insurance Analysis	Debt Management	Caring for Elderly	Review Realized Gains
Withdrawal Strategies	Health Care Proxy	IRA Contributions & Roth Conversions	Disability Insurance Analysis	Review of One-Time Expenses	529 College Savings Plans	Carry Forward Losses
Account Aggregation	Trusts	Review of Employer-Sponsored Plans	Health Insurance Review	Planned Large Expenses	Roth IRA's for Children	Tax Loss Harvesting
Monitoring of Outside Accounts such as 401(k), etc.	Irrevocable Life Insurance Trusts	Annuities & Pensions	Home, Renter's, Auto & Umbrella Review	Emergency Funding	UGMA/UTMA	Deductions & Credits
Risk Analysis	Estate Taxes	RMD's & Withdrawal Strategies	Liability Coverage	Dollar Cost Averaging	Establishing Trusts	Potential Roth Conversions
Stock Concentration	Guardians for Minor Children	Self-Employed Plans	Health Savings Accounts	Mortgage Review	Successor Trustee	Health Savings & Flexible Spending Accounts
	Charities	Bucket List Items	Medicare Advice	Lines of Credit		Tax Return Preparation & Review

### In addition to our services listed above, we also:

- » Coordinate with other advisors such as your attorneys and accountants.
- » Maintain copies of documents such as insurance policies, estate planning and legal documents, and tax returns.
- » Hold regular meetings and ensure that all planning is well coordinated and implemented.
- » Coordinate family legacy meetings to facilitate communication and understanding of legacy goals

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