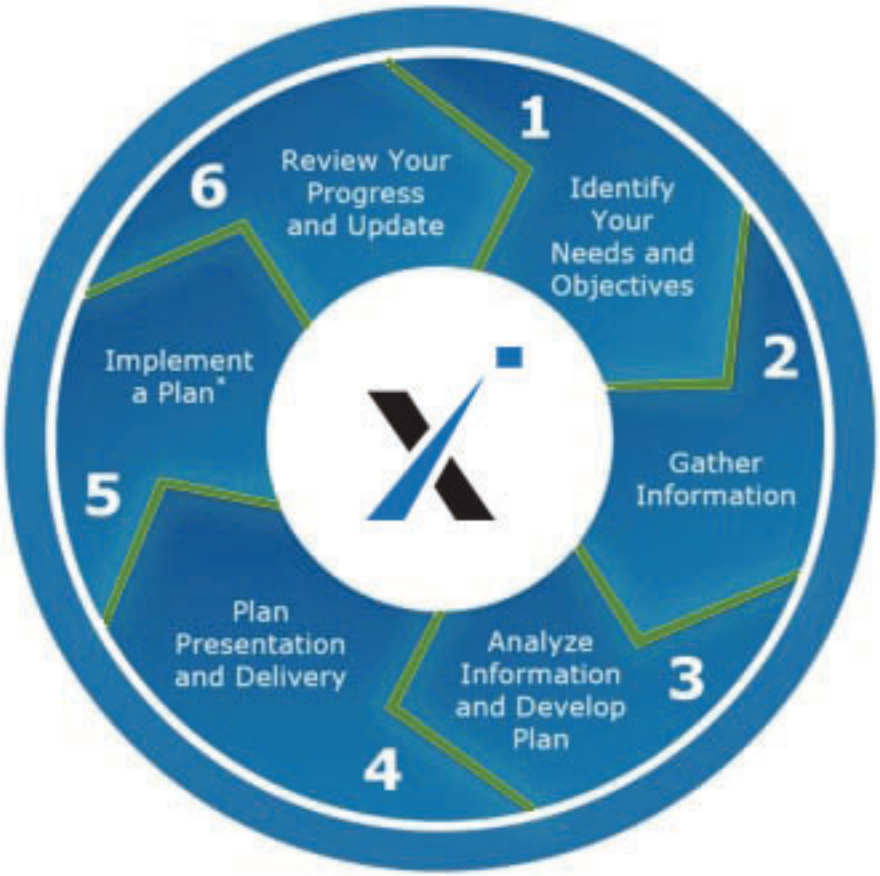

Financial Planning Process

We follow the CFP Board of Standards Guidelines

Step 1: Identify Your Needs and Objectives
Step 2: Gather Information
Step 3: Analyze Information and Develop a Plan
Step 4: Plan Presentation and Delivery
Step 5: Implement a Plan
Step 6: Review Your Progress and Update

Financial Services

Retirement Planning
- Retirement Goal Setting
- Beneficiary Review
- Social Security and Medicare
- IRA Contributions and Conversions
- Employer-Sponsored Plans and 401(k)s
- Annuities and Pensions
- RMDs and Withdrawal Strategies
- Self-Employed Retirement Plans
- Retirement Plan Stress

Investment Planning
- Statement of Goals
- Review of Portfolio
- Asset Allocation
- Time Horizon
- Risk Tolerance
- Withdrawal Strategies
- Investment Policy Statement
- Stock Concentration
- Bond Portfolio Shock Analysis
- Review Investments Held Outside of the Firm

Cash Flow: Budget & Debt Management
- Income Sources
- Expenses and Budgeting
- One-Time Expenses
- Planned Large Expenses
- Emergency Funding
- Dollar Cost Averaging
- Through our affiliates, you have access to banking services.

Risk Management & Insurance
- Review of Existing Policies
- Life Insurance Needs
- Long Term Care Insurance
- Disability Insurance
- Health Insurance
- Umbrella Liability Coverage
- Homeowners or Renters Insurance

Estate Planning & Charitable Giving
- Wills
- Power of Attorney
- Living Will and Health Care Proxy
- Legacy Planning
- Trusts
- Irrevocable Life Insurance Trusts
- Special Needs Trusts
- Estate Taxes
- Guardians for Minor Children
- Chartable Giving and Trusts

Assistance to Loved Ones
- Gifting
- Caring for Elderly
- Education Planning
- 529 College Savings Plans
- ROTH IRAs for Children
- UGMA/UTMA

Income Tax Planning
- Review of Cost Basis
- Review of Realized Gains
- Carry Forward Losses
- Tax Loss Harvesting
- Deductions and Credits
- Potential ROTH Conversions
- Health Savings and Flexible Spending Accounts

Business Planning
- Business Consulting
- Strategic Guidance
- Succession Planning
- Liquidity Strategies
- Buy-Sell Strategies
- Corporate Mergers & Acquisitions