



Our proprietary **Wealth Strategy** process is designed to help our clients achieve simplicity and confidence during their retirement years. It's focused around **5 key areas** of your current financial

INCOME PLANNING

We'll help ensure your expenses can be paid month to month with reliability and predictability for the rest of your life. This includes:

- Assessing your Risk Tolerance
- Adjusting your portfolio to reduce or eliminate fees
- Evaluate ways to reduce risk while still accomplishing your goals
- Comprehensive Institutional Money Management

TAX PLANNING

Any comprehensive Retirement Plan will include a strategy for addressing taxes. This includes:

- Assessing the taxable nature of your current holdings
- Strategizing ways to include tax-deferred or tax-free money in your plan
- Strategize which tax category to draw income from first to reduce tax burden
- Leverage your qualified money to potentially leave tax-free dollars to your beneficiaries

HEALTH CARE PLANNING

We'll create a plan designed to help you protect yourself against rising healthcare costs, including:

- Looking at all aspects of Medicare, Parts A, B and D
- Analyzing options for a Long-Term Care Plan

LEGACY PLANNING

It's important to make sure that any remaining assets you've worked so hard for go to your beneficiaries instead of taxes. By working collaboratively with a qualified Estate Planning Attorney, our goal will be to help you:

- Maximize your estate and income tax planning opportunities
- Protect any assets to ensure they are distributed to your beneficiaries probate free
- Protect your IRA and qualified accounts from becoming fully taxable to your beneficiaries upon your death