

# What We Do

Making smart decisions about your money requires a comprehensive look at what affects your finances. To make sure no stone is left unturned, we use a 50-point inspection checklist to provide a 360° ongoing analysis of your financial picture.

## 50-Point Inspection

### Financial Roadmap

- Clarifying your WHY
- Defining and setting your goals
- Reviewing your progress

### Investment Planning

- Portfolio analysis
- Market updates
- Asset allocation
- Investment risk tolerance
- Time horizon
- Goals-based investing
- Evaluate outside assets

### Cash Flow Monitoring

- Current income sources
- Expenses and budgeting
- Debt planning
- Emergency fund
- Large expense planning

### Retirement Planning

- Liquidation/withdrawal strategy
- Social Security election
- Annuities and pensions
- IRA contributions and conversions
- Required Minimum Distribution (RMD) monitoring
- 401k/403b elections
- Self-employed retirement plans
- 72(t) opportunities

### Tax Planning

- Tax return appraisal
- Cost basis analysis
- Tax-loss harvesting
- Charitable gifting
- Realized and unrealized gain monitoring
- CPA coordination
- Tax-loss carry-forward

### Family Assistance

- Education/College planning
- Accounts for minors
- Elder care plan

### Comprehensive Safety Review

- Evaluate existing insurance policies
- Life and AD&D Insurance
- Disability Insurance
- Long-Term Care Insurance
- Property/Casual Insurance
- Umbrella Insurance
- Business/E&O Insurance
- Business entity assessment
- Health Insurance
- HSA eligibility and review
- Identity/Credit safety

### Estate Planning

- Wills
- Trusts
- Power of Attorney documents
- Irrevocable Life Insurance Trusts (ILIT)
- Beneficiary review
- Asset protection

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