

RETIREMENT ANALYSIS

Planning for retirement requires a different skill set than during the accumulation phase (saving and investing to maximize your retirement savings). As you prepare to enter this next chapter, it is time to turn the focus to the distribution phase which involves more complex planning. Like most people nearing retirement, you have a simple question, "Can I fund all my retirement goals without running out of money?" Although the question is simple, the answer can be much more difficult to figure out! Putting together the puzzle pieces of investments, Social Security decisions, pensions, taxes, and retirement income needs is a complex one that requires the knowledge of a specialist.

Through conversations and strategy meetings, we will work together to design a plan to help you achieve your retirement goals and provide confidence that you are on track for the retirement you envision.

- Design a Retirement Income Plan to increase your confidence level during retirement
- Social Security analysis and strategies on how to maximize lifetime benefits
- Risk/Reward analysis and the chance of running out of money during retirement
- Determine your options regarding the distribution of your employer retirement plans and IRAs
- Help consolidate your accounts to ensure that your overall portfolio is being managed in the most tax-efficient manner and in in-line with your plan
- Ongoing review and analysis of your income needs

"The best way to measure your investing success is not by whether you're beating the market but by whether you've put in place a financial plan and a behavioral discipline that are likely to get you where you want to go." - Benjamin Graham

INVESTMENT MANAGEMENT

We manage your investments through uncertainties of the market, keeping your goals always in mind. Our investment process combines more than 40 years of investment experience and study with the leverage of current technology. Our investment management is done in-house with the goal of achieving the best after-tax results. We feel this strategy affords us the best opportunity to customize each client's portfolio to their unique needs.

- Personalized portfolio based on needs, risk tolerance, and time horizon

- Asset location placement in the most tax-efficient manner (i.e. taxable vs tax-deferred)
- Investment review meetings to discuss performance, asset allocation, and any rebalancing needs

TAX PLANNING

- Review tax returns to discuss opportunities in maximizing possible tax reduction strategies
- Discuss which account type(s) to draw funds from and tax impact of such distributions
- Analysis of possible Roth conversions in the "income gap" years

ESTATE/LEGACY PLANNING

- Review of your current estate planning documents
- Review current beneficiaries for your IRAs and retirement accounts
- Discuss aging issues and the possibility of diminished capacity
- Discuss your legacy and how you would like to be remembered

CLIENT SUPPORT

- Access to a financial advisory team to help address any financial concerns or opportunities you may encounter
- Provide support and guidance through life transitions (i.e. divorce, death, major illness)
- Provide emotional discipline thru market cycles to keep you focused on reaching lifetime goals
- Assist with organizing and consolidating investment accounts and setting up your retirement "paycheck"