

THE PROCESS

Our 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 life.

INCOME PLANNING

Our goal is to help ensure your expenses can be paid month to month with reliability and predictability for the rest of your life. This typically includes:

- Social Security Maximization
- Income & Expense Analysis
- Inflation Plan
- Spousal Survivor Plan

INVESTMENT PLANNING

Once your income plan is established, we will create a comprehensive investment plan for your portfolio that is designed to ensure you are able to maintain your desired lifestyle in retirement and achieve other goals. This typically includes:

- Assessing your Risk Tolerance
- Adjusting your portfolio to reduce fees
- Volatility Control
- Evaluate ways to reduce risk while still working towards your goals
- Longevity Protection

TAX PLANNING

Any comprehensive Retirement Plan will include a strategy for decreasing tax liabilities. This typically includes:

- Assessing the taxable nature of your current holdings
- Retirement Tax Bill Optimization
- Design a tax-optimized retirement income withdrawal plan utilizing all 3 Tax Buckets available to you.
- Discussing ways to leverage your qualified money to leave tax-free dollars to your beneficiaries

LEGACY PLANNING

It is important to ensure your hard-earned assets go to your beneficiaries in the most tax efficient manner. 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 utilizing the correct Trust structure
- Prevent your Qualified accounts from becoming fully taxable to your beneficiaries upon your death