SERVICES

FINANCIAL PLANNING

We can organize your finances into one succinct report that forecasts how long you can live on your assets given your spending. It includes the following: liquid assets such as cash and investment accounts; illiquid assets such as real estate and your family business; inflows/outflows such as selling your house and exercising stock options; insurance analysis for disability, life, and long-term care coverage; tax planning techniques such as Roth conversions and charitable donations.

INVESTMENT MANAGEMENT

Investments we manage and advise on include stocks and bonds managed in Separately Managed Accounts, Mutual Funds, ETFs, Annuities, Hedge Funds, and Private Equity Funds. When we review and/or update your investment accounts, we can make sure that you are not overpaying in fees and that your investments are in-line with your risk tolerance, goals, and time horizon. We offer a wide variety of investment strategies for you, your family and your business.

EMPLOYER RETIREMENT PLANS

We offer a wide variety of employer-sponsored retirement plans including 401ks, SEP IRAs, SIMPLE IRAs, Defined Benefit Plans and Non-Qualified Deferred Compensation Plans. We can compare plan coverage requirements with you and model plan contributions for your business.

INSURANCE STRATEGIES

The most important asset in your life is you. Your entire financial picture could become disarrayed if you become disabled, need long-term care in a nursing home or you pass away early. We can assess if you have enough insurance coverage for these risks and also look at risks associated with areas such as business succession plans (Buy-Sell) and retirement funding needs (LIRPs).

SERVICES

RETIREMENT PLANNING

We can solve for how much you should be saving/investing prior to retirement, what age you can comfortably retire at and how much you can spend in retirement annually. This conversation includes deciding the most tax-efficient investment vehicles to invest in: qualified accounts such as 401(k)s, individual accounts such as IRAs, and/or non-qualified accounts such as Deferred Compensation Accounts.

TAX PLANNING

Investing your money in the stock and bond market may seem pretty straightforward on the surface, but all of your investment choices have tax implications that you should be aware of. We can educate you on these implications as well as potential tax-saving strategies that you can employ over the long-run such as direct indexing which employes tax-loss harvesting techniques.

ESTATE PLANNING

Life is unpredictable, but death is guaranteed at some point for all of us. Your organization can help your family make quick and proper decisions when you are unable to. This could include naming a guardian for your children, choosing a health care proxy and/or appointing a durable power of attorney. We can help you get financially organized so that there are no harmful delays in the case of an emergency.

GOAL PLANNING

We can solve for how much you need to save/invest to fund large goals in your life such as purchasing a home, starting a business or paying for a parent's care. In this process we also determine which of your liquid accounts are most efficient to fund the purchase from. Alternatively, we can help you invest proceeds you receive from large dealings such as selling your home, receiving an inheritance, or selling a business.

SERVICES

EDUCATION FUNDING

There are a variety of account options for education savings: 529 plans, Coverdell accounts, and custodial accounts. Each type of account comes with different pros and cons. We can help you navigate through your choices and the proper amount to fund your account for projected school expenses.

NEXT GENERATION EDUCATION/RESOURCES

An estimated $68 trillion is expected to be transferred from baby boomers to their heirs in the coming years. Fully recognizing this monumental shift and the corresponding challenges involved, we proactively offer educational tools to younger heirs so there are no surprises or needless errors once they inherit wealth due to financial illiteracy.

WEALTH TRANSFER STRATEGIES

If you pass away without making any asset transfer preparations prior, your assets could wind up in probate court which is costly and time consuming and/or your estate could get hit with a huge estate tax bill. We can discuss the strategies you can start employing now to protect your estate's ultimate value. Strategies could include naming beneficiaries on your accounts, annual gifting and/or placing your assets in Trusts.