

Solutions and services overview



**Wealth
Management**

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Investment management

- Evaluate investment alternatives—stocks, bonds, mutual funds and cash management
- Review your investment strategy to maintain an individualized, high-quality portfolio
- Provide asset allocation reviews and account rebalancing

Retirement planning

- Evaluate qualified plan structures—IRAs, Roth IRAs, 401(k), 403(b) and pensions
- Calculate retirement plan benefits, including Social Security
- Analyze distribution options
- Calculate IRS required minimum distributions (RMDs) and educate you on the regulations

Economic analysis and education

- Provide economic and stock market updates and explain what it means to you
- Keep you up to date with product, service, strategy changes and improvements
- Send periodic emails that update you on the current markets and economic news

Emotional

- Advise you to avoid reactive or emotional decisions which could negatively affect your portfolio
- Support you through transitional phases—major illness, loss of loved one, inheritance, job change, retirement, birth of child, divorce and legal issues
- Evaluate your risk tolerance and help determine your tolerance for loss

Small business issues

- Help you manage retirement plans—401(k), profit sharing, SEP, Simple IRA, etc
- Provide information on business transition and succession strategies
- Provide referrals to business valuation specialists

Insurance review

- Evaluate current life insurance, long-term care insurance and annuity policies
- Help you evaluate how much life insurance you need
- We partner with insurance specialists who have access to top insurance companies

Income tax issues

- Provide information about tax-planning strategies
- Provide capital gains and loss planning

Estate planning

- Advise on the implementation and proper use of estate planning tools
- Wills, trusts and powers of attorney
- Review ownership and beneficiary designations on all accounts

Education planning

- Research opportunities and help calculate college financial aid programs
- Educate on the various minor account ownership options: UGMAs, UTMAs, education IRAs, 529 plans, etc.

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