The Feinman Investment Group

Comprehensive wealth management capabilities

Wealth management planning
- Review of portfolio
- Asset allocation
- Risk analysis
- Time horizon
- Return expectations
- Accumulation strategies
- Family dynamics
- Health considerations
- Investment Policy Statement

Retirement planning
- Retirement goal setting and income planning
- Business planning
- Social Security and Medicare
- Pension analysis
- Annuities
- RMD and withdrawal strategies
- IRA contributions and conversions
- Employer-sponsored retirement plans
- Self-employed retirement plans

Family needs planning
- Planning for support of aging parents
- Planning for support of children
- Special needs planning
- Education planning

Estate planning
- Asset titling
- Document review
  - Wills
  - Trusts
  - Power of attorney
  - Healthcare directive
- Irrevocable life insurance trusts
- Estate taxes
- Beneficiary review
- Gifting to family/charities during life
- Gifting to family/charities at death
- Guardians for minor children
- Professional trustee services

Tax planning
- Cost basis review
- Realized gains review
- Carry-forward losses
- Tax-loss harvesting
- Deductions and credits
- Potential ROTH IRA conversions
- Health Savings and Flexible Spending Accounts

Cash management and lending
- Income sources
- Expenses and budgeting
- Debt management
- One-time expenses
- Planned large expenses
- Emergency funding
- Dollar cost averaging
- Mortgage review
- Integrated cash management
- Margin lending
- Credit lines
- Residential and commercial lending

Investments
- Open architecture
- Stocks and bonds
- Mutual funds
- Alternative investments
- Options
- Concentrated stock service
- Stock option strategies

Insurance and liability management
- Life insurance
- Disability insurance
- Long-term care insurance
- Estate liquidity funding