What We Do for Personal & Corporate Clients as Financial Planners

The Basics

1. Auto Purchase Program
2. Auto Lease Program
3. Mortgage Analysis
4. HELOC Analysis
5. Credit Debt Analysis
6. Cashflow Management
7. Debt Considerations
8. Alignment of Goals & Spending
9. Emergency Fund planning
10. Expense Analysis
11. Home- Rent vs Purchase Analysis
12. Reverse Mortgage Analysis
13. Debt Snowball Analysis
14. Cash ROR Optimization
15. Student Loan Analysis
16. Analysis for Hiring & Compensation
17. Job Change Analysis
18. Analysis Of Employer Benefits
19. Analysis for Ownership Distributions
20. Analysis for Key Person Benefits
21. Analysis for Cash Targets
22. Analysis for Internal Growth
23. Analysis for Employee Retention
24. Analysis for Employee Education
25. Succession Planning
26. Analysis for Banking Services
27. Corporate Buyout Calculations
28. Divorce Cash Flow
29. Identification Fraud Protection

Retirement Planning

1. Pension Option Analysis
2. Contribution Analysis
3. Roth Conversions
4. Retirement Plan Analysis
5. Social Security Start Analysis
6. Long Term Care Analysis
7. Medicare Analysis
8. Workplace Benefits Analysis
9. Cash ROR Optimization
10. Estate Creation
11. Estate Preservation

Estate Planning

1. Beneficiary Counseling
2. Estate tax Reduction Strategies
3. Tax Efficient Succession Strategies for Business
4. Estate Processing for Beneficiaries
5. Federal estate Tax Planning and Elimination strategies
6. Review and collaboration with Attorneys for Estate Docs
7. Guidance in Creating Estate Documents
8. Special Needs Strategies
9. Gift Planning
10. Creation of Tax-Free Proceeds To Beneficiaries

Investment Planning

1. Rental Real Estate Analysis
2. Asset Allocation
3. Investment Policy Statements
4. Employee Stock Purchase
5. Windfall Inheritance
6. Legacy Stock Positions
7. Execute Trades
8. Analyzing Cost of Investments
9. Cash Flow Income Strategies
10. Asset Analysis
11. Investment Summary Calls
12. Reinvestment Strategies
13. Inherited IRA Strategies
14. Business Purchase Analysis
15. Alternative Investment strategies
16. Grants & Options Strategies

Taxes

1. Tax Analysis
2. RMD Analysis
3. QCD Analysis
4. Roth Vx Traditional IRA analysis
5. Retirement plan design/option analysis
6. Retirement plan contribution analysis
7. Selection Retirement plan for Employers
8. Carve Out Executive Benefit Plans
9. Analyze Employee Grants & Options
10. Retirement Plan Contributions Analysis
11. Social Security Tax Analysis
12. Tax Selling/Gains-Loss Harvesting
13. Charitable Giving Planning
14. Professional Referrals
15. Tax Credit Opportunities
16. ERC Assistance
17. Tax Bracket Creep Mitigation
18. Tax Return Review's
19. Capital Gains Elimination – Mitigation with Pending Death
20. Standard Deduction Vs Itemizing
21. Accelerating Gains/Losses
22. Tax Withholding Analysis &
23. Adjustments
24. Corporate Expense Coaching
25. Owners Retirement Maximization
26. Generational Tax Planning

Insurance Planning

1. Analysis of Existing Coverage
2. Analysis of Needs
3. Disability Analysis
4. Homeowners Analysis
5. Health Care Analysis
6. Long Term Care Analysis
7. Medicare Analysis
8. Auto Coverage Analysis
9. Workplace Benefits Analysis
10. Umbrella/Liability Analysis
11. Executive Key Man Analysis
12. Estate Creation
13. Estate Preservation
14. Life Insurance Assessment