

THE PROCESS

Our proprietary **Financial GPS Program** is designed to help our clients achieve confidence leading up to and during their retirement years. It's focused around **5 key areas** of your current financial life.



INCOME PLANNING

We'll help ensure your expenses can be paid month to month with reliability and predictability for the rest of your life. This includes:

- Social Security Maximization
- Income & Expense Analysis
- Inflation Plan
- Surviving Spousal Plan
- Longevity Protection

INVESTMENT PLANNING

Once your income plan is established, we will create an investment plan for the remaining assets that you do not need to draw from month to month. This includes:

- Assessing your Risk Tolerance
- Adjusting your portfolio to reduce fees
- Volatility Control
- Evaluate ways to reduce risk while maximizing return
- Comprehensive Diversification and Asset Allocation

TAX PLANNING

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

- Assessing the taxable nature of your current holdings
- Stretch I.R.A. Planning
- Strategizing ways to include tax-deferred or tax-free money in your plan
- Strategize which tax category to draw income from first to reduce tax burden
- Leverage your qualified money to potentially leave tax-free dollars to your beneficiaries

HEALTH CARE PLANNING

We will create a plan to help you protect yourself against rising healthcare costs with a minimum of expense, including:

- Looking at all aspects of Medicare, Parts A, B and D
- Analyzing options for a Long-Term Care Plan

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 in trust and ensure they are distributed to your beneficiaries probate free
- Protect your IRA and qualified accounts from becoming fully taxable to your beneficiaries upon your death