

## **Client-Centered Services**

We provide solutions to your financial challenges through the following list of services

### **Securing Your Family's Financial Future**

Advise you on achieving financial independence  
Help you develop life-goals  
Help you coordinate with your other professionals  
Help you create a family legacy  
Advise you on charitable gifting strategies

### **Tax Planning**

Work to reduce your income taxes  
Defer taxable income  
Generate future tax-favored income  
Minimize and offset capital gain taxes  
Tax reporting for income tax preparation  
Stock options, concentrated stock and highly appreciated  
stock or real estate analysis and planning

### **Estate Planning**

Maintain maximum legal control over assets  
Minimize estate taxes  
Protect assets from creditors  
Provide incentives for children/beneficiaries  
Asset protection analysis and insurance review

### **Exiting Strategies for Entrepreneurs**

Business sale planning  
Maximize business value  
Minimize transfer taxes  
Manage family business succession  
Reduce estate expenses and delays  
Business loan analysis

### **Private Wealth Management**

Comprehensive retirement planning  
Asset allocation  
Investment planning and consulting  
Portfolio performance monitoring  
Retirement income planning  
Diversify investment assets  
Work to increase your current spendable income  
Manage timing of taxable income  
Reduce investment volatility  
Reduce money management fees  
Portfolio and money manager monitoring  
Online portfolio account access  
Monthly consolidated statements  
What-if planning due to changes in your circumstances  
Unscheduled meetings and phone calls (as warranted)  
Ongoing progress meetings

### **Other Services**

Debt consulting (lines of credit, mortgages etc.)  
College Education planning (529, UGMA etc.)  
Operational services (check writing privileges,  
beneficiary changes, wiring money)  
Client education and appreciation events  
Assistance with aging parents and care-giving