YOUR LOGO

# Service Offering

{{Advisor/Firm Name}} provides comprehensive Goals-Driven Planning and Investment Management Solutions for clients along with the optional concierge services listed below.

## Investment Planning

- Review of Portfolio
- Asset Allocation
- Time Horizon
- Withdrawal Strategies
- Investment Policy Statement
- Stock Concentration
- Review Investments Held Outside of the Firm

## Estate Planning

- Wills
- Power of Attorney
- Living Will
- Health Care Proxy
- Trusts
- Irrevocable Life Insurance Trusts
- Estate Taxes
- Guardians for Minor Children
- Charitable Giving and Trusts

## Retirement Planning

- Retirement Goal Setting
- Social Security and Medicare
- Business Planning
- IRA Contributions and Conversions
- Employer-Sponsored Plans and 401(k)'s
- Annuities and Pensions
- RMD's and Withdrawal Strategies
- Self-Employed Retirement Plans

## Cash Flow and Budget

- Income Sources
- Expenses and Budgeting
- Debt Management
- One-Time Expenses
- Planned Large Expenses
- Emergency Funding
- Dollar Cost Averaging
- Mortgage Review
- Lines of Credit

## Income Tax Planning

- Review of Cost-Basis
- Review Realized Gains
- Carry Forward Losses
- Tax Loss Harvesting
- Deductions and Credits
- Potential Roth Conversions
- Health Savings and Flexible Spending Accounts

## Assistance to Loved Ones

- Gifting
- Education Planning
- Caring for Elderly
- 529 College Savings Plans
- Roth IRA's for Children
- UGMA/UTMA

Wealthcare does not provide legal and tax advice. Always consult a qualified tax advisor regarding your personal tax situation and a qualified legal professional for your personal estate planning situation.