



VALUE OF AN ADVISOR

*Our comprehensive approach has the potential
to deliver significant value throughout various
key components of your financial plan.*





Investment Planning

ASSET CLASS SELECTION

Appropriately selecting asset classes that cover a diverse range of investment markets is essential to crafting optimal asset allocation based on your financial situation

TOTAL RETURN FOCUS

Focusing on total return by incorporating a broad set of investments can help manage risk, improve tax-efficiency, and potentially extend the portfolio lifespan.

ASSET ALLOCATION

Allocating assets based on risk preference and risk capacity, considering both financial capital and human capital, is a major driver of portfolio outcomes and performance

STRATEGY-LEVEL DIVERSIFICATION

Incorporating multiple investment strategies into your portfolio can provide additional diversification and risk management.

COST-EFFECTIVE IMPLEMENTATION

Trading costs, internal fund expenses, commissions, surrender charges and any other investment-related expenses can have a considerable impact on portfolio returns.

INVESTMENT DUE DILIGENCE

Executing a diligent investment selection and due diligence process that considers appropriate investment characteristics and the level of active management can provide added portfolio return.

REBALANCING

Maintaining the portfolio asset allocation over time through appropriate rebalancing is necessary to prevent portfolio drift and thereby manage portfolio risk.

BEHAVIORAL COACHING

Committing to a long-term perspective, disciplined approach, and time-tested principles is critical to maintaining a consistent investment strategy and not falling victim to market timing or performance-chasing.



Retirement Planning

INCOME PLAN

Organizing and coordinating all income sources can help potentially maximize the sustainability and predictability of your retirement income plan.

SOCIAL SECURITY OPTIMIZATION

Evaluating all possible social security alternatives can reduce your retirement income plan's dependency on your portfolio assets.

LONGEVITY RISK MANAGEMENT

Appropriately using insurance strategies to combat longevity risk may improve your overall retirement income plan.

WITHDRAWAL STRATEGIES

Portfolio withdrawals can be intentionally sequenced in an effort to maximize portfolio survivability based on market returns and expected investor longevity.



Legacy & Estate Planning

WEALTH TRANSFER STRATEGIES

Life insurance, gifting, and charitable strategies may reduce estate tax and maximize the after-tax wealth transfer to your beneficiaries.

STRETCH STRATEGIES

Implementing appropriate beneficiary selections can potentially extend tax-deferral for future generations.

GENERATIONAL PLANNING

Asset ownership strategies, beneficiary selections, and wills and trusts should be consistent with your intentions and may help avoid probate costs or other legal expenses.



Risk Management Planning

LONG-TERM CARE STRATEGIES

Evaluating your long-term care needs and implementing a plan based on your priorities and resources may preserve your portfolio assets.

LIABILITY COVERAGE

Ensuring appropriate coverage is in place for your personal and professional liabilities may avoid catastrophic strains on your portfolio assets.

HEALTHCARE STRATEGIES

Reviewing your healthcare and Medicare situation may improve your benefits and reduce costs.



Tax Planning

ASSET LOCATION

Optimal portfolios minimize the impact of taxes by holding tax-efficient investments and strategies in taxable accounts and by holding high yielding or more active strategies within tax-advantaged accounts.

TAX DIVERSIFICATION STRATEGIES

Intelligently controlling and managing your portfolio allocation by tax type can minimize the total taxes paid over your lifetime.

TAX LOSS HARVESTING

Regular tax loss harvesting can provide after-tax value by potentially offsetting realized capital gains and maintaining your portfolio objectives and constraints.

ROTH CONVERSION STRATEGIES

Taking advantage of your marginal tax bracket through Roth conversions may decrease your long-term tax liability.

*While your financial advisor may provide information relative to taxes, insurance and estate planning, the Registered Investment Advisor does not offer tax, insurance, or legal services. Any decisions relative to these topics should be discussed with a tax, insurance or legal professional prior to implementation.



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