

## COMPREHENSIVE FINANCIAL PLANNING

NVESTMENT PLANNING	ESTATE PLANNING & CHARITABLE GIVING	RETIREMENT	RISK MANAGEMENT & INSURANCE	CASH FLOW & BUDGET	ASSISTANCE TO LOVED ONES	INCOME TAX PLANNING
REVIEW OF PORTFOLIO	- WILLS	RETIREMENT GOAL SETTING	REVIEW OF EXISTING	- INCOME SOURCES	= GIFTING	REVIEW OF COST BASIS
ASSET ALLOCATION	POWER OF ATTORNEY	POWER OF ATTORNEY	LIFE INSURANCE	EXPENSES & BUDGETS	= EDUCATION PLANNING	REVIEW OF REALIZED
TIME HORIZON	ADVANCE DIRECTIVE FOR HEALTH	- MEDICARE	DISABILITY	DEBT MANAGEMENT	= 529 COLLEGE PLANS	CARRY FORWARD
WITHDRAWAL STRATEGIES	CARE (LIVING WILL & HEALTH CARE PROXY	_ BUSINESS PLANNING	= INSURANCE EVALUATION	ONE-TIME EXPENSES	- UGMA / UTMA	LOSSES
INVESTMENT POLICY	= TRUSTS	IRA - CONRTIBUTIONS & CONVERSIONS	LONG TERM CARE	PLANNED LARGE EXPENSES	- IRAS FOR CHILDREN	HARVESTING
REVIEW OF	IRREVOCABLE - LIFE INSURANCE TRUSTS	EMPLOYER	HEALTH - INSURANCE EVALUATION	= EMERGENCY FUND	CARING FOR ELDERLY PARENTS	DEDUCTIONS & CREDITS
INVESTMENTS HELD OUTSIDE OF MANAGED ACCOUNTS	- ESTATE TAXES	SPONSORED RETIREMENT PLANS (401K, 403B, SERP,	HOMEOWNER'S OR RENTER'S	MORTGAGE REVIEW		POTENTIAL ROTE
RISK ASSESSMENT	GUARDIANS FOR MINORS & DISABLED	DEFERRED COMP, ETC.)	EVALUATION	- LINES OF CREDIT		HEALTH SAVINGS & FLEXIBLE SPENDING
RESTRICTED STOCK & STOCK	CHARITABLE GIVING & TRUSTS	- ANNUITIES & PENSIONS	LIABILITY = INSURANCE EVALUATION			ACCOUNTS
OPTIONS	STYTING W TRUSTS	REQUIRED MINIMUM DISTRIBUTIONS WITHDRAWAL STRATEGIES				
		SELF EMPLOYED				

PLANS (SERP,

SOLO 401K, .ETC)