

ABOUT OUR PROCESS

drawing up a blueprint just for you

Our Wealth Design Blueprint process is designed to help our clients achieve simplicity and confidence during their retirement years. It's focused around five key areas of your current financial life.

INCOME PLANNING

Our goal is to help ensure your expenses can be paid each month with reliability and predictability for the rest of your life. This typically includes:

- Social Security Optimization
- Income and expense analysis
- Inflation plan
- Spousal plan
- Longevity preservation

INVESTMENT PLANNING

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

- Assessing your risk tolerance
- Adjusting your portfolio to reduce fees
- Volatility control
- Evaluating ways to reduce risk while still working towards your goals
- Comprehensive institutional money management

TAX EFFICIENT STRATEGIES

Any comprehensive retirement plan will include a strategy for helping decrease tax liabilities. This typically includes:

- Assessing the taxable nature of your current holdings
- Possible IRA planning
- Strategizing ways to include tax-deferred or tax-free money in your plan
- Strategizing which tax category to draw income first to potentially reduce your tax burden
- Discussing ways to help leverage your qualified money to leave tax-free dollars to your beneficiaries

HEALTH CARE PLANNING

We will create a plan to help you address rising health care 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 is to help you:

- Optimize your estate and income tax-planning opportunities
- Help protect any assets in trust and ensure they are distributed probate-free to your beneficiaries
- Prevent your IRA and qualified accounts from becoming fully taxable to your beneficiaries upon your death