



**FINANCIAL
STRATEGIES**

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6 Areas of Financial Review



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Financial Position

- ✓ Net Worth
- ✓ Cash Flow Management
- ✓ Cash Reserve Strategies
- ✓ Debt Management
- ✓ Goal Setting
- ✓ Savings Strategies
- ✓ Business Value Improvement

Protection Planning

- ✓ Insurance Needs Analysis/Policy Evaluation
- ✓ Life Insurance
- ✓ Disability Options
- ✓ Long-term Care Preparation
- ✓ Umbrella/Health Coverages
- ✓ Property & Casualty

Investment Planning

- ✓ Asset Allocation
- ✓ Liquidity Incorporation
- ✓ Company Equity Programs
- ✓ Investment Fees Analysis
- ✓ Risk Tolerance Customization
- ✓ Tax Efficiency Designs
- ✓ Diversification Strategies

Tax Planning

- ✓ Tax Management
- ✓ Tax Deferral
- ✓ Tax Diversification
- ✓ Non-qualified Investments
- ✓ Distribution Strategies
- ✓ Tax-free Income
- ✓ Business Structure
- ✓ Restricted Property Trusts

Retirement Planning

- ✓ Qualified Investments
- ✓ Pensions/Defined Benefits
- ✓ 401(k)s
- ✓ IRAs
 - Traditional
 - Roth
- ✓ Pre-59 Strategies
- ✓ Volatility Buffers
- ✓ Medicare / Medigap
- ✓ Social Security

Estate Planning

- ✓ Capital Transfer
- ✓ Asset Ownership Issues
- ✓ Trusts & Trust Funding
- ✓ Wills & Documents
- ✓ Special Needs and/or Minor Dependents
- ✓ Business Exit & Succession Planning
- ✓ Estate Liquidity