

Comprehensive Financial Review

Financial and Family Information

- Financial Goals and Issues
- Assessment of Current Financial Condition
- Projected Future Financial Condition
- Cash Flow Analysis

Insurance Planning and Risk Management

- Health and Dental Insurance
- Disability Income Analysis
- Long Term Care Insurance
- Life Insurance and Survivor Needs Analysis
- Homeowners (or Renters) Insurance and Personal Articles Insurance
- Auto Insurance
- Personal Liability Insurance and Umbrella Insurance
- General Liability and Professional Liability Insurance (if self-employed)

Income Tax Analysis

- Effective and Marginal Tax Rates
- Tax Planning

Investment Planning

- Asset Allocation Analysis and Portfolio Diversification
- Investment Performance Expectations

Employer Benefits

College Funding Analysis

Retirement Planning

- Retirement Goals
- Saving and Investing for Retirement
- Selecting Retirement Income Options
- Managing Retirement Assets

Estate Analysis and Planning

- Estate and Gift Tax Planning
- Legal Document Preparation (working with your attorney)