Fitting It All Together:
The Value of Working with Brotman Financial Group

Comprehensive Financial Planning

- GOAL SETTING: Helping bring clarity to financial and life objectives
- CONTINGENCY PLANNING: Insurance and protection strategies
- INCOME MAINTENANCE: Cash flow and debt management
- RETIREMENT: Lifetime income planning
- GROWTH: Investment strategies and portfolio design
- TAX MANAGEMENT: Awareness and solutions
- ESTATE PLANNING: Preservation and distribution of wealth
- EDUCATION FUNDING: Planning for college and beyond

Wealth Management Plan Coordination

- LEGAL AND TAX ADVISORS: Collaborating with attorneys and accountants to target efficient and effective outcomes
- ANCILLARY PROFESSIONALS: Working with mortgage, real estate, insurance, banking, and other professionals to help keep your financial plan integrated
- BUSINESS AND PERSONAL PLANNING: Synchronizing personal and business advice for closely-held business

Multigenerational Planning

- LEGACY PLANNING: Preserving your legacy for generations
- COMMUNICATING: Facilitating conversations with children and grandchildren
- CONTINUITY: Sharing responsibilities and opportunities with future generations
- PHILANTHROPY: Family foundations and charitable giving

Sounding Board and Anchor

- STABILITY: Providing reassurance and calm during difficult economic times
- EVALUATION OF OPPORTUNITIES: Discussing ideas and implications when opportunity knocks
- TEMPERED ADVICE: Striving to minimize emotional responses to market conditions
- NAVIGATING CHALLENGES: Adjusting for unforeseen circumstances when they arise

Ongoing Client Reviews

- PLANNING MODEL: A current snapshot of your financial plan
- MEASURING PROGRESS: Confirming goals and recalibrating
- PORTFOLIO EVALUATION: Monitoring and rebalancing
- FAMILY CONDITIONS: Adjustments based on personal, business, and family circumstances

Service and Communication

- REVIEW MEETING: Updating the state of your finances
- YEAR-END CALL: Timely reminders and adjustments
- STAFF ACCESS: Ongoing access to CFP® Practitioners and staff for ad hoc meetings to address changing circumstances
- ONLINE ACCESS: Portfolio dashboard with performance reporting
- E-NEWS: Regular firm and market updates

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