

Personal Financial Planning

- Stock option planning
- Discussion of various mortgage options/real estate purchases
- Advice in change of lifestyle, event planning (Marriage, divorce, children, job, education)
- Major purchase goal analysis and funding options
- Net present value calculations for comparison purposes including time value analysis (NPV, FVA, PVA, PVAD)
- Importance of saving (dollar cost average, compound interest)
- Education on Mortgage options and financing
- Special situations planning –divorce, disability, job loss, special needs, monetary windfall, etc.

Business Planning

- Cash flow discussion
- Retirement planning
- Succession planning
- Cash management
- Employee benefits planning
- Financing strategies
- Business use of insurance discussion
- Intra-family and other business transfer techniques

Education Planning

- Discussion of qualified tuition/college saving plans
- College costs and inflation
- Individual needs analysis
- Development of funding strategies
- Provide direction on ownership of assets
- Financial aid strategies
- Gift tax limits and trust usage strategies for education funding

Estate Planning

- General estate tax education and guidance
- General trust guidance – types, features and taxation
- Explanation of estate planning structures/documents – wills, POA, Trusts, etc.
- Explanation of estate planning and gifting strategies
- Explanation of general taxation issues of trusts and estates – filing requirements, deadlines, etc.
- Explanation of types and treatment of trust income – accounting, taxable, distributable
- Guidance on sources of estate liquidity
- Guidance on ownership titles and titling of assets
- Discussing impact of account and trust beneficiary designations

Retirement Planning or Lifestyle Design

- Education of various retirement plans
- Contribution limits
- Employer plans vs. self-directed plans
- RMD or 72t calculations and explanations
- Assist as a liaison in the coordination of retirement plan service providers, product sponsors, or vendors.
- Social Security and Medicare health care cost management discussion
- Long-term care insurance
- Needs analysis
- Savings plan to help client meet their goal

Investment Planning

- Discussion and/or work concerning asset allocation (may include use of PRT for analysis or other approved software)
- Risk and reward (risk tolerance analysis)
- Diversification
- Analysis and research on securities
- Investment policy statement development
- Portfolio Crash Testing Analysis

Cash Flow Budgeting

- Creation of personal or business budget
- Explain various components of cash flow (income, taxes, expenses)
- Emergency fund planning
- Savings strategies
- Debt management strategies

Tax Planning

- Identifying AMT issues
- General discussion of deductions and income recognition
- Answer questions about investment tax issues
- Discuss statement of personal financial position
- Analyze personal cash flow statement
- Develop and/or analyze business balance sheet, income statement, cash flow statement, pro forma statements
- Discuss and educate on employee stock options basics, ISOs, NSOs, planning strategies, etc
- Tax implications of various stock plans – Restricted, phantom, SARs, ESPP
- Non-qualified deferred compensation programs
- Income taxation of Life insurance and Annuity products
- Investment cost basis research and reporting