



AJW FINANCIAL®
STRENGTH | INDEPENDENCE | FREEDOM

AJW THRIVE PROCESS

Supporting You Through Life Transitions



3300 Edinborough Way, Suite 550 • Edina, MN 55435 • 952-405-2000 • www.ajwfinancial.com

Registered Representative offering securities and advisory services through Cetera Advisor Networks LLC, member FINRA/SIPC, a Broker-Dealer and a Registered Investment Advisor. Additional advisory services offered through AdvisorNet Wealth Partners. Cetera is under separate ownership from any other named entity. For a comprehensive review of your personal situation, always consult with a tax or legal advisor.

Neither Cetera Advisor Networks LLC nor any of its representatives may give legal or tax advice. All investing involves risk, including the possible loss of principal.

There is no assurance that any investment strategy will be successful. Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns.



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CONCIERGE SERVICES

Guidance on:

- Home Purchase/Rent/Remodel
- Decisions
- Home Maintenance and Handyman Project Evaluation
- Car Purchase/Lease Analysis
- Elderly Parent Concerns and Options
- Gifting/Lending Money to Adult Children
- Children and Ex-Spouse Communication
- Computer Purchase Decisions
- Budgeting Software
- Home Filing System Set-Up
- Tax Document Organization

RISK MANAGEMENT

Assess and Review Need for:

- Life Insurance
- Disability
- Long-Term Care Planning

Direction on:

- Health Insurance
- Umbrella Insurance
- Auto Insurance
- Home Insurance

INVESTMENT MANAGEMENT

- Risk Tolerance Evaluation
- Investment Research
- Portfolio Creation and Optimization
- Asset Allocation Analysis
- Ongoing Portfolio Management
- Rebalancing
- Monitoring of Money Managers
- Tax Management
- Withdrawal Strategies
- Single Stock Concentration Analysis

RETIREMENT PLANNING

- Envision Retirement Lifestyle
- Data Gathering (401k, Pensions, Social Security, Budget)
- Financial Analysis & Develop Plan
- Social Security Maximization Strategy
- Pension Benefit Analysis
- Tax Strategies
- Risk Evaluation

RETIREMENT TRANSITION

- Set Up Income Strategy
- Implement Tax Withholding
- Evaluate Roth Conversion Options
- Simplify and Consolidate Investments
- Health Insurance Selection
- Celebrate Retirement
- Keep Purpose in Your Life

FINANCIAL PLANNING

- Net Worth Analysis
- Lifestyle Analysis (Budgeting)
- Retirement Planning
- Estate Planning
- Tax Planning
- Education Funding
- Charitable Giving
- Rent vs. Buy Analysis

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