GOLD MEDAL SERVICES

The New Standard in Personalized Wealth Management

Investment Oversight Service

- Reviewing your investments and designing a personalized portfolio appropriate to your needs
- Year-long, continual monitoring of your investments
- Quarterly, semi-annual or annual meetings to: review and evaluate your investment performance, update your overall financial objectives and if necessary, reallocate your portfolio as agreed upon by you
- Quarterly Statements
- Independent Advice
- Commission-free transactions on most stocks, bonds or mutual funds traded in your account (certain transaction fees may apply)
- Recommendations regarding positioning of investments within your employer provided retirement plans such as 401(k)s
- Quarterly "market watch" letter detailing our firm's research, analysis and view of the current state of the investment markets

Tax Reduction Planning

- Comprehensive review of your tax return to highlight opportunities for maximizing tax reduction strategies
- Quarterly review of your tax situation and planning to incorporate any new tax law changes
- Complimentary initial consultation with your tax preparer
- Recommendations of tax solutions including tax efficient investments
- Staying up-to-date on and presenting new tax laws that can affect your situation

Retirement Income & Distribution Planning

- Analysis of your income needs now and in the future
- Continual development and implementation of recommendations to fund your income needs and help maintain a comfortable standard of living
- Recommendations regarding the most appropriate distribution strategy for your employer retirement plans and IRAs
- Analysis of the beneficiaries of your IRAs and how to establish an Inherited IRA

Family Wealth Planning

- Analysis of your current estate plan and concerns
- Complimentary initial consultation with your attorney
- Assistance in transferring assets to your Living Trust or other trusts
- Providing guidance with the appropriate and necessary steps in the event of the death of a loved one

Client Services & Communications

- Quarterly Newsletter to keep you apprised of the most current planning options
- Quarterly, semi-annual or annual reviews
- Special reports on how to help reduce your taxes and other important topics
- Special Gold Medal Service Events, including client appreciation events (where you may bring up to 2 guests)

Krpalek Financial Services
2320 14th Avenue SE / PO Box 968
Albany, OR 97321
(541) 967-1888
www.wealthadvisorforlife.com