Mark J. Napolin
AND ASSOCIATES, INC.

OUR SERVICES INCLUDE:

LIFE GOAL PLANNING

>Learning about you

- Learning about your goals, values and mission and what you expect from our relationship
- Assessing your risk tolerance and time horizon
- Determining your communication style
- Learning about your investment philosophy
- Analysis of your cash flow and any debt concerns

>Retirement income planning

- Retirement plan analysis and review
- Asset allocation analysis
- Optimizing contributions across plans
- Projecting retirement income using multiple "what if" scenarios
- Distribution, income and tax planning strategies

>Investment consultation and portfolio analysis

- Identifying time frame and goal for each investment
- Asset allocation analysis
- Consolidate and streamline accounts
- Investment tax reduction strategies
- Debt management
- Asset protection
- Planning for other life goals *(living abroad, weddings, etc.)*

> Quarterly update and review meetings

ESTATE PLANNING STRATEGIES *(in consultation with your estate planning attorney)*

>Review of your existing wills, trusts and other estate documents

> Review beneficiary designations for all accounts, annuities, real estate and insurance policies to assure proper integration with your estate plan.

>Discussion of charitable gifting strategies

> Advanced estate preservation techniques *(may require separate planning fee)*

- Strategies to help minimize gift and estate taxes on wealth transfer
- Uses of life insurance trusts
- Uses of annual exclusion gifts and lifetime gift tax exclusion
- Help minimize the generation skipping tax
- The changing landscape for the estate, gift and income tax
- Pending legislation and current opportunities

SURVIVOR NEEDS PLANNING

> Survivor needs analysis
> Strategies for meeting lump sum needs
> Income needs strategies

INSURANCE PLANNING

> Review of all existing coverage *(life, long term care, disability income, AD and D)*
> Design and consultation of optimal policy ownership and beneficiary designations
> Recommendations for additional coverage as needed *(including getting multiple quotes to find the most competitive offers)*
> Referrals to competent P and C insurance carrier as needed

TAX PLANNING STRATEGIES *(in consultation with your CPA)*

> Review of your personal and business tax returns
> Discussions with your CPA
> Strategies and recommendations for tax reduction

EDUCATION FUNDING

> 529 College Savings Plans

> UTMA and UGMA accounts

> Coverdell Education IRA

BUSINESS STRATEGIC PLANNING *(also refer to our menu of business solutions)*

> Design and implementation of qualified retirement plans for business owners

> Review and analysis of existing business succession and exit strategy

- Plan design and review *(with your attorney)*
- Funding considerations
- Recommendations

> Executive compensation

- Deferred compensation
- Executive perks

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