The RFG Experience

WEALTH MANAGEMENT

Services You Can Expect

Resource Financial Group offers a variety of services to meet your financial expectations, including:

Investment Planning and Analysis

- Design of your "Personal Financial Blueprint" – a customized financial plan and implementation strategy.
- Periodic "Strategic Portfolio Analysis" reports to provide a review and update of your current status.
- Regular Monte Carlo simulations – a method for evaluating various factors that impact an investment portfolio to determine the probability of success for your wealth plan.
- Continual monitoring of your investments to ensure they are performing as expected
- Regular meetings to review your investment performance, update your overall financial objectives, and reallocate your portfolio as necessary.

Retirement Planning and IRA Distribution Analysis

- Ongoing customized strategy to determine which of your investments to access to fund your income needs and maintain your desired standard of living.
- Review of your retirement plan beneficiary designations to ensure your funds are inherited by your intended beneficiaries.
- Guidance establishing inherited IRAs to continue the tax deferral of your IRA by your beneficiaries after your lifetime.
- Analysis of your Social Security options and recommendation of strategies to receive benefits.

Family Wealth Planning

- Analysis of your current life insurance and long term care programs to ensure proper coverage.
- Family Catastrophe Planning to ensure that your loved ones are taken care of when emergencies occur.
- Family meetings to keep all members apprised of your Family Wealth Plan details.
- Health Care Consulting including working with third parties to perform a Medicare analysis.

Estate Planning

- Analysis of your current estate plan and assistance with amendments or establishing a new estate plan.
- Consultation with your attorney to ensure creation of a cohesive estate plan.
- Assistance in properly registering ownership of your assets to correctly fund your estate plan.

Income Tax Planning and Reduction Strategies

- Annual review of your tax return to identify tax strategies and recognize potential tax saving opportunities within your investment portfolio.
- Tax lot accounting to allow flexibility to harvest tax losses in the portfolio and minimize taxable investment gains.
- Year-end income tax report to your CPA. This analysis prevents oversights by providing a summary of investment items to be considered when filing your return. It also reduces time that you and your CPA spend discerning relevant information.

Long Term Care Planning

- The U.S. Department of Health and Human Services estimates that about 70 percent of individuals over age 65 will require long term care services during their lifetime. Resource Financial Group sits down with you to set a plan in motion to ensure you and your assets are taken care of far into the future.

Personalized Experience and Communication

- Our team is made up of a competent, caring group of people who thoroughly address your financial situation and your every concern in a more comprehensive manner than most other firms. We pride ourselves on our personal touch and the highly-customized level of attention we pay all of our clients.

Advanced Technology

- Online access to all of your accounts through our Wealth Management System. This permits you to view not only accounts we manage, but any other accounts you wish to track, allowing for convenient monitoring of your financial status.
- Electronic Storage of your important documents to keep them safe and accessible.