Compare our list of Gold Medal Services to the services you receive from your current advisor:

Your Advisor | AF | **Investment Oversight Service**

☐ ☑ Reviewing your investments and designing a personalized portfolio appropriate to your needs
☐ ☑ Continual monitoring of your investments with fine tuning adjustments as needed
☐ ☑ Annual or semi-annual meetings to review and evaluate your investment performance, update your overall financial objectives, and if necessary, reallocate your portfolio
☐ ☑ Independent investment advice
☐ ☑ Recommendations regarding allocation within your employer-provided retirement plans such as 401(k)s (while you are employed)
☐ ☑ Aggregation of all your accounts to simplify and reduce paperwork

Tax Reduction Planning & Income Tax Preparation

☐ ☑ Comprehensive review of your tax return to highlight opportunities for tax reduction strategies
☐ ☑ Annual review of your tax situation plus planning to incorporate any new tax law changes
☐ ☑ Recommendations of tax solutions including tax-advantaged investments
☐ ☑ Staying up-to-date on and presenting new tax laws that can affect your situation
☐ ☑ Preparation of your federal, state, and local income taxes for an additional charge

Retirement Income & Distribution Planning

☐ ☑ Analysis of your income needs, for now and in the future
☐ ☑ Continual development and implementation of recommendations to fund your income needs and help maintain a comfortable living standard
☐ ☑ Recommendations regarding the best distribution strategy for your employer retirement plans and IRAs
☐ ☑ Analysis of the beneficiaries of your IRAs and how to establish an Inherited IRA to continue your IRA for your beneficiaries after you pass away
☐ ☑ Required Minimum Distribution (RMD) Service and annual verification, avoiding a 50% IRS penalty

Family Wealth Planning

☐ ☑ Analysis of your current estate plan plus discussion of any concerns
☐ ☑ Discussion of available life insurance and annuity options that may fit your financial needs
☐ ☑ Free consultation with you and 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 & Communication

☐ ☑ Monthly newsletter to keep you apprised of the most current planning options
☐ ☑ Annual, semi-annual, or quarterly reviews (your choice)
☐ ☑ Firm Continuation Plan in place for our advisors
☐ ☑ Special report on how to reduce your taxes and other important topics
☐ ☑ Invitations to special client appreciation and educational events

APPELMAN FINANCIAL

250 Schoolhouse Road, Bloomsburg, PA 17815 www.appelmanfinancial.com
Phone: (570) 784-1716 or (800) 598-4998 Fax: (570) 784-8768

Gold Medal Services

The New Standard in Personalized Wealth Management

At Appelman Financial, our clients come first!

Our approach to delivering comprehensive financial services always starts and ends with you, our clients. We begin this process by listening to you and discussing your lifestyles, goals, wishes, dreams, and family situations. Through a consultative process, we then learn the details of your financial picture so we can construct and deliver a customized plan along with your personal ***Financial Action Checklist.*** Our experienced team of professionals fully evaluates your situation to prepare personal solutions that integrate investment planning, tax reduction planning, retirement income and distribution planning, and family wealth planning.

We then schedule to meet with you on a regular basis to discuss and update your financial situation. We take pride in our ongoing client services and regular client communications that keep you informed of economic news and appropriate tax law and estate planning rule updates. **As we said earlier, at Appelman Financial, clients come first!**

Some of the ways we differ from other firms:

- ☑ Our solid menu of ***Gold Medal Services*** which includes a comprehensive review of your tax reduction strategies, estate plans, investment plans, retirement plans, and protection plans
- ☑ Our regularly-scheduled meetings with clients to update your specific plans and discuss your personal situations
- ☑ Our consistent mailings of high-quality newsletters, tax reports, and other reports and articles
- ☑ Our frequent schedule of client educational and appreciation events
- ☑ Our personal service that features our best and most current ideas, suggestions, and solutions