



AJW FINANCIAL®
STRENGTH | INDEPENDENCE | FREEDOM

AJW THRIVE PROCESS

Supporting You Through Life Transitions



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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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DIVORCE PLANNING

- Data Gathering and Organization
- Tax and Cash Flow Projections
- Financial Strategies and Settlement Scenarios
- Lump Sum and Family Support Options
- Risk Evaluation

DIVORCE TRANSITION

- Name Change Guidance
- Transferring Assets to You
- QDRO Facilitation
- Spousal/Child Support COLA Calculations
- Quarterly Estimated Tax Payment Calculations
- Monitoring of Decree Obligations
- Decree Re-negotiation Support
- Coordinate with Ex-Spouse

FINANCIAL PLANNING

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

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