GOLD MEDAL SERVICES

At Appelman Financial, our clients come first!

Our approach to delivering comprehensive financial services always starts and ends with our clients. We begin this process by listening to you and discussing your lifestyles, goals, wishes, dreams, and family situations. Through a consultation process, we 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 circumstances to prepare personal solutions that integrate planning for investments, tax reduction, retirement income, and family wealth.

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, appropriate tax laws, and estate planning updates.

Some of the ways we might differ from your current advisor:

- 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 specific plans and discuss personal situations
- Our consistent mailings of high-quality newsletters, tax reports, and other relevant reports and articles
- Our frequent schedule of client appreciation and educational events
- Our personal service that features our best and most current ideas, suggestions, and solutions

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

Independent Investment Advice & 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
-Quarterly rebalancing & dollar cost averaging program
-No proprietary products; therefore, we are able to search for and provide a wide range of products to help meet our clients' financial needs
-We provide team coverage to help meet your needs and we work closely together on your accounts

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 and 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, 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 up to 10 years after you pass away
-Required Minimum Distribution (RMD) Service and annual verification, avoiding a 25% IRS penalty

Family Wealth Planning

-Analysis of your current estate plan and concerns
-Aggregation of all your accounts to simplify and reduce paperwork
-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

-Quarterly newsletter to keep you apprised of the most current planning options
-Annual or semi-annual meetings to review and evaluate your investment performance, update your overall financial objectives, and if necessary, reallocate your portfolio
-Firm Continuation Plan in place for our advisors
-Special reports on how to reduce your taxes and other important topics
-Invitations to special client appreciation and educational events

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APPELMAN FINANCIAL