Private Wealth Management

Private Wealth Management, integrated with Financial Planning, allows you to define your financial goals: From college savings to retirement income strategies, financial plans can help you evaluate your options to save for the future, maximize your social security benefits, and everything in between. Through our financial planning process, we help clients develop the big-picture planning that aligns with their goals and objectives, seeking to get the most return on life.

Value of our Financial Planning Process

While each Client is different based on their specific goals, objectives, and needs, our process includes understanding, evaluation and development as needed of the following:

- Coordination with CPA, Estate Attorney and Other Professional Advisors
- **Comprehensive Financial Planning**
  - Potential risk associated with outliving assets and retirement income gaps
  - Identification of projected retirement surplus or shortfall
  - Testing against future market conditions using a Monte Carlo Analysis
  - Coordination of Qualified and Non-Qualified assets for optimal income formulation
  - Personal Client Website for Account Aggregation, Online Vault and Collaboration
  - Social Security Optimization and Retirement Income Planning
- **Investment Management**
  - Investment Policy Statement with Portfolio Selection and Monitoring
  - Knowledge of Investment Policy Committee consisting of 22 Team Members with over 18 average years of industry experience
  - Portfolio construction and evaluation integrated with tax and estate needs
- **Tax Planning**
  - Tax Saving and Tax Efficient Distribution Strategies
  - Tax Harvesting
- **Estate Planning**
  - Wealth Transfer and Legacy
  - Heirship and Liquidity Solutions
- **Risk Management**
  - Long Term Care Funding Strategies
  - Umbrella Liability Strategies
  - Property and Casualty Insurance
  - Disability Insurance
  - Life Insurance Planning
  - Annual Policy Review
- **Business Owner Planning**
  - Integration with Qualified Plan
  - Executive Benefit Plans (SERP, Deferred Compensation)
  - Business Succession Planning*

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* Buy-Sell Agreement and Business Valuation to be conducted through outside Legal Counsel. We will work in coordination with your Professional Team to devise the appropriate funding strategy.

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