

Wealth management combines investment management, financial planning and specialized financial services, which can include personal retail banking services, estate planning, legal and tax advice.

A Certified Financial Planner™ can provide you with a personalized, written financial plan based on the major financial planning subject areas published by the CFP Board of Standards.

### Financial Planning Services

1. **Financial Position Analysis**
2. **Investment Planning**
3. **Financial Goal Setting and Prioritization**
4. **Retirement Planning**
5. **Income Tax Planning**
6. **Asset & Income Protection**
7. **Estate Planning & Wealth Transfer**

In addition to traditional financial planning services, wealth management services may also include:

### Wealth Management Services

1. **Maintaining your comprehensive financial plan with an annual review:**
  - Creating and maintaining an action plan with reminders when appropriate
  - Introducing you to outside professionals (accountants, attorneys, etc.)
  - Reviewing proposals for health, life and property & casualty insurance
  - Reviewing your social security to maximize your benefits
  - Reviewing your insurance policies (life, disability, health, etc.)
  - Reviewing your income tax returns and estate plan documents
2. **Integrating your financial plan with your investment portfolio:**
  - Implementing a recommended investment portfolio(s)
  - Rebalancing your investment portfolio back to target when appropriate
  - Harvesting capital losses for income tax benefits when appropriate
3. **Introducing tax advantaged investment strategies:**
  - Establishing tax advantaged accounts (HSA & 529 plans) when appropriate
  - Establishing qualified retirement plans (IRA, Roth IRA, etc.) when appropriate
  - Analyzing the opportunities to convert IRA accounts to Roth IRA accounts
4. **Integrating your financial plan and estate plan with related entities and portfolios:**
  - Coordinating with your company retirement plan accounts, charitable trusts, etc.
  - Identifying your beneficiaries and updating your documents
5. **Educating your family members:**
  - Helping your children to learn about investing and personal finance
  - Helping fiduciary decision-makers learn about fiduciary investment management
6. **Collaborating with other professional advisors, accountants, attorneys, etc.:**
  - Meeting with your professional advisors