BRAUN-BOSTICH & ASSOCIATES
WEALTH TRANSFORMED

# Financial Future Planning Chart

## Services We Offer

### Investment Planning
- Review of Portfolio Positions
- Asset Allocation
- Time Horizon Planning
- Titling & Beneficiary Designations
- Account Aggregation
- Management of Employer Plans Such as 401(k), 403(b), etc.
- Investment Policy Statement
- Stock Concentration

### Estate Planning
- Review of Estate Plan
- Minimize Estate Taxes
- Consult on Wills & Trusts
- Living Will & Health Care Proxy
- Power of Attorney
- Irrevocable Life Insurance Trusts
- Guardians for Minor Children
- Charitable Giving
- Probate Assistance
- Work With Your Attorney

### Retirement Planning
- Review of Retirement Plan
- Retirement Goal Setting & Bucket List Items
- Social Security Analysis
- Cash Flow Analysis
- IRA Contributions & Roth Conversions
- Annuities & Pensions
- RMDs & Withdrawal Optimization Strategies

### Risk Management & Ins. Planning
- Annual Review of Existing Policies
- Life Insurance Needs Analysis
- Long Term Care Insurance Analysis
- Disability Insurance Analysis
- Health Insurance Review
- Homeowners or Renters Insurance Review
- Liability Coverage
- Health Savings Accounts (HSA)
- Medicare Advice

### Cash Flow and Budget
- Reviewing Goals, Expenses and Budgeting
- Review of Income Sources
- Banking & Credit Management
- Review of One-Time Expenses
- Planned Large Expenses
- Emergency Funding
- Dollar Cost Averaging
- Mortgage Review
- Lines of Credit & Debt Management

### Assistance to Loved Ones
- Gifting
- College Planning
- Caring for Elderly
- 529 College Savings Plans
- Roth IRAs for Children
- UGMA/UTMA
- Establishing Trusts
- Paying Off College Loans
- Divorce Planning

### Tax Planning
- Tax Sensitive
- Review of Cost Basis & Gains
- Executive Compensation
- Carry Forward Losses
- Tax Loss Harvesting
- Business Succession Planning
- Potential Roth Conversion
- Health Savings & Flexible Spending Accounts
- Tax return Review

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**We also deliver these complementary services:**

- ✓ *Hold regular meetings and ensure that all planning is well-coordinated and implemented.*
- ✓ *Coordinate with other advisors such as your attorneys and accountants.*
- ✓ *Maintain copies of documents such as insurance policies, estate planning and legal documents, and tax returns.*
- ✓ *Help with calls to custodians for held-away assets and insurance policies.*



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