



ONGOING COMPREHENSIVE FINANCIAL PLANNING

- Holistic life planning
- Cashflow & budgeting
- Goals & values discussion
- Tax planning & employee benefits
- Investment education & strategy
- Retirement planning
- Risk management & insurance planning
- Estate planning & charitable giving strategy
- Debt management & student loan analysis
- Career & business advice
- Education planning
- Major purchase planning & home affordability
- Coordination with accountant, insurance agent, attorney, etc.

EXAMPLES OF COMPLEX PLANNING

- Equity, stock & deferred compensation
- Real estate, crypto, international & alternative investments
- Legacy wealth & complex estate planning
- Ultra high net worth
- Multi-generational wealth planning
- Small business owners & retirement plan implementation

ASSET MANAGEMENT

- Riskalyze profile
- Global diversification
- Limit overexposure to single company
- Keeping fund costs low
- Dollar cost averaging
- Maximizing tax efficiency inside portfolio
- Tax location coordination
- Harvesting losses to offset large gains after liquidity event
- Portfolio rebalancing
- No reaction to market forecasts
- Maximizing contributions to pre/post-tax retirement accounts
- Implementing distribution/withdrawal retirement strategy
- Cashflow coordination
- Monitor required minimum distributions
- Stock option analysis (ISO, NQSO, RSU, ESPP, etc.)
- Portfolio selection
- Asset custody at Fidelity