FORWARD » THINKING
WEALTH MANAGEMENT

Platinum Service – The New Standard in Personalized GenX Wealth Management

FINANCIAL PLANNING

- Creation and annual update of comprehensive financial plan
- Provide independent, objective advice by a fiduciary, fee-only, Certified Financial Planner™
- Deliver one-page financial plan (summary of entire financial plan and entire wealth management picture)
- Four meetings per year to cover specific wealth management topics. Other meetings as necessary.

INVESTMENT MANAGEMENT SERVICES

- Review ALL of your investments and design personalized portfolios to match your goals, timeline and risk tolerance
- Perform an objective review of asset allocation within your employer provided retirement plan (401k) and implement recommendations (aka - We provide step-by-step instructions of how to invest your 401k money).
- Focus on tax-efficient and tax-managed investment strategies. "It's not what you make. It's what you keep!"

TAX REDUCTION PLANNING

- Coordinate with your tax preparer for year-round, proactive tax planning.
- Recommend tax solutions, including tax-advantaged solutions such as Roth Conversions
- Construct retirement distribution strategies to optimize tax planning strategies

RISK MANAGEMENT SERVICES

- Review life, disability, and long-term care insurance coverage and needs
- Provide an independent insurance needs analysis.
- I don't sell any insurance products and receive no revenue from insurance sales.

ESTATE PLANNING REVIEWS

- Analyze current estate plan and collaborate with estate planning attorney
- Ensure respective accounts are titled in accordance with estate planning documents

FINANCIAL CARETAKING

- Develop Risk Profile to determine if a client is at a higher risk for financial exploitation
- Create formal Financial Caretaking plan to address financial management challenges as client ages

RETIREMENT INCOME AND DISTRIBUTION PLANNING

- Analyze income needs - now and in retirement
- Develop a written distribution plan
- Recommend strategies to optimize the distributions from employer retirement plans and IRAs.

CLIENT SERVICES AND COMMUNICATIONS

- Provide weekly emails developed specifically for Forward Thinking Wealth Management clients
- Distribute special communications, as needed, to address events related to your wealth management needs
- Offer access to Dan Johnson, CFP® - including his personal cell number.

FEES

- All services provided under one flat-fee.
- No revenue sharing. No commissions. No Fees based on income, net worth, or asset size.