

## Topics where Financial Advisors can add value

- Conducting regular reviews of your Retirement Income Plan and looking for ways to optimize your strategy.
- Maximizing savings toward retirement. Providing education on how much to save and where to save.
- Conducting regular 401k reviews. Reviewing your available investment options and existing asset allocation.
- Setting goals and keeping on track, staying disciplined.
- Providing referrals to Accountants and Attorneys for Will or Trust reviews and Estate Planning Strategies.
- Behavioral Finance and Coaching. Staying disciplined to your strategy and not panic selling when markets correct.
- Selecting the appropriate mix of stocks and bonds for each retirement account.
- Portfolio Management: Asset Allocation, Sub Asset Allocation, Choosing Securities, Monitoring, Rebalancing.
- Determining if and when Roth Conversions make sense.
- Financial Planning Roadmap Topics
- Quarterly Meetings to keep on track and informed about markets and global trends.
- Tax Efficient Strategies: Tax harvesting, deciding what type of investments to hold in each account, municipal investments.
- Charitable planning strategies
- Potentially reducing fees of existing accounts managed outside Evergreen Wealth Management.
- Insurance reviews and planning
- Identifying common risks of retirement and investment planning and developing strategies to mitigate against those risks.
- Income Planning: Providing education about common strategies to generate income and offering guaranteed income streams. Assistance determining which accounts to withdrawal from first and last.
- Social Security and Pension Maximization
- Customization – Utilizing a range of investment strategies including boutique money managers, tactical strategies.
- Utilizing benefits of passive management ETF's
- Having a trusted advisor along your retirement journey to offer guidance and transparency along the way.