standard

CLIENT ENGAGEMENT LEVEL

The standard level is the best option for those who need guidance in all areas of their financial life and prefer having assistance in implementing most of their financial plan.

2 Planning Sessions Per Year

INTERACTION

- Up to two additional planning session per year are available.
- Your team consists of two wealth advisors and one Client Service Specialist.

ASSISTANCE

- Guidance and evaluation to ascertain the best course of action for purchasing big-ticket items and the potential impact on your financial plan.
- Guidance and evaluation on purchasing financial products such as health insurance, life insurance, and senior living care.
- Assistance with the coordination of planning meetings with outside professionals (CPA's, attorneys, etc.)
- Advice and guidance on tax preparation and filing of financially related and non-related tax forms.

Standard Level

FINANCIAL PLANNING		INVESTMENT MANAGEMENT	
Stage of Life Planning	Planning revolves around your current stage of life. Additional topics are reviewed and addressed when reaching life milestones and ages.	Professional Management of Investment Accounts	Management of your brokerage and retirement accounts including tax gain/loss harvesting.
Degree of Proactivity	We will design a proactive review cycle of the major planning topics and automatically schedule them into our planning sessions.	Management of Employer-Sponsored Retirement Plans (401k, 403b, etc.)	Management of all employer-sponsored retirement plans.
Plan Update Frequency	Plan segments are reviewed and updated at various intervals or as needed.	Outside Account Management (e.g. DAF, UTMA, 529 plans)	Investment recommendations; ongoing management of recommended strategies, not included.
Net Worth Tracking	Hands-on assistance setting up your accounts on your private client portal.	Stock Option/RSU/ESPP Management	Advice on the role of equity comp. plans to achieve long-term goals with basic monitoring and reminders of key dates/events.
Budgeting/Expense Tracking	Guidance to set up your budgeting system.	Cash Withdrawal/Deposit Processing	Assistance with setting up automated deposits and withdrawals from your accounts.
Employment/Career	Advice, analysis, and evaluation of your workplace benefits.	Gifting Management	Advice on gifting strategies to achieve your long-term goals and assistance in execution.
Private Investments	General advice on your private investment opportunities.	Required Minimum Distribution (RMD) Processing	We customize an annual RMD strategy for you.
Real Estate Investments†	General advice on your real estate investments.	Portfolio Reporting	Multiple data points and reports available on your private client portal.
Family Matters†	One complimentary meeting for adult children; general advice for settling the estate of a loved one; general advice on parent's finances.	TAX PLANNING	
Charitable Planning†	General advice on how typical charitable giving strategies support your long-term goals.	Tax Projection	Up to one detailed tax projection per year.
Small Business Planning†	General advice on how your business supports your long-term goals.	Tax Estimation/W-4	Up to one W-4 adjustment and assistance with estimate forms.
Cross-Border Planning†	General advice on issues relating to living and working in the US while a citizen of another country.	Strategic Tax Analysis	Annual strategic tax review.
Real Estate Investing	Assistance creating and/or managing a portfolio of real estate properties.	† Additional fees may apply depending upon complexity and on-going planning needs.	

BLUESKY
WEALTH ADVISORS