premium

CLIENT ENGAGEMENT LEVEL

The premium level is our most comprehensive level of engagement. This level is the best choice for those who place a premium on their time and wish to delegate as many of the day-to-day activities of their financial life as possible. We refer to this level as the "Personal CFO."

4 Planning Sessions Per Year

INTERACTION

- Up to four additional planning session per year are available.
- Your team consists of a senior wealth advisor and wealth advisor, and one Client Service Specialist.
- Priority scheduling available for all meetings.

ASSISTANCE

- Hands-on assistance and evaluation to ascertain the best course of action when purchasing big-ticket items and the potential impact on your financial plan.
- Proactive and ongoing assistance with the planning and purchasing of all financial products essential to your and your family's well-being.
- Ongoing, in-depth, active coordination and implementation of your financial plan with outside professionals (CPA's, attorneys, etc.)
- Strategic tax planning, multiple projections, and tax estimates throughout the year and analysis of tax forms on your behalf.

Premium 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	Proactive planning on your behalf when unforeseen influences affect your financial situation (tax laws, economy, etc.)	Management of Employer-Sponsored Retirement Plans	Management of all employer-sponsored retirement plans.
Plan Update Frequency	Plan segments are regularly reviewed and updated on a continuous basis or as needed.	Outside Account Management (e.g. DAF, UTMA, 529 plans)	On-going monitoring and management of all ancillary investment accounts with recommended strategies.
Net Worth Tracking	We will enter assets/liabilities manually as required on your behalf.	Stock Option/RSU/ESPP Management	Hands-on management of your accounts including exercise, sale, and transfer of funds.
Budgeting/Expense Tracking	Proactive review cycle of major planning topics and automatically scheduled them into planning sessions, hands-on assistance setting up your chosen budgeting/tracking system.	Cash Withdrawal/Deposit Processing	Personal assistance in handling deposits and withdrawals from your accounts.
Employment/Career	Advice, analysis, and evaluation of your workplace benefits and contract analysis.	Gifting Management	Advice on gifting strategies to achieve your long-term goals and detailed execution of strategies.
Private Investments	Review and provide specific recommendations on presented private investment opportunities.	RMD Processing	We customize an annual RMD strategy for you.
Basic Real Estate Investments	Specific guidance on a single residential rental property you already own or want to acquire.	Portfolio Reporting	Multiple data points and reports available on your private client portal.
Family Matters	One complimentary meeting for adult children per year; specific guidance and assistance with finances of parents and estate settlements.	TAX PLANNING	
Charitable Planning†	Hands-on assistance in executing typical charitable giving strategies.	Tax Projection	Multiple tax projections per year.
Small Business Planning†	General advice on how your business supports your long-term goals.	Tax Estimation/W-4	W-4 adjustments and estimate revisions as needed.
Cross-Border Planning†	General advice on issues relating to living and working in the US while a citizen of another country.	Strategic Tax Analysis	Strategic tax reviews as needed and as tax laws change.
Real Estate Investing†	Assistance creating and/pr managing a portfolio of real estate properties.	† Please note additional fees may apply depending upon complexity and on-going planning needs.	

BLUESKY
WEALTH ADVISORS