



**Arbor Wealth**  
ADVISORS

## COMPREHENSIVE WEALTH MANAGEMENT SERVICES OFFERED

### Investment Planning

- Assist in determining the asset allocation based on your ability, willingness and need to take risk.
- Devise and implement your low-cost investment strategy, working with Fidelity Investments or Charles Schwab as the account custodian.
- Focus on asset location to optimize income and estate tax implications
- Integrate your company savings plans and other outside accounts into the overall asset allocation and investment strategy.
- Monitor your upcoming cash flow needs and confirm assets are available to meet those needs.
- Review your investment performance on an ongoing basis, including quarterly performance reports.

### Retirement and Cash Flow Planning

- Prepare your Retirement Cash Flow analyses (using Monte Carlo simulation) to assess the ability for your investments and other retirement income sources to meet your desired retirement spending objectives.
- Establish a savings strategy for your retirement or other financial goals. Review the strategy on an ongoing basis to confirm it is in line with your financial objectives.
- Develop strategies for your qualified plan and Social Security benefit distributions.
- Develop education funding strategies for your children and grandchildren.

### Estate Planning

- Work with an estate planning attorney to help you design and implement your estate plan.
- Assist with funding your estate plan by coordinating trust accounts and beneficiary designations.
- Assess and monitor your estate tax exposure and review estate tax mitigation strategies.

### Income Tax Planning

- Prepare income tax projections to develop and implement appropriate tax-mitigation strategies and assess your need for quarterly estimated payments.
- Discuss and develop year-end tax planning strategies to minimize income tax exposure.
- Assess Alternative Minimum Tax (AMT) exposure and strategies for deferring, reducing or eliminating the tax.
- Work with a qualified CPA to coordinate income tax preparation.

## **Compensation and Benefit Planning**

- Maximize and integrate your company benefits into personal financial plan.
- Determine strategies for exercising your stock options and/or selling company stock.
- Review your company savings plan investment options.
- Assist in determining your contribution and distribution elections for qualified and non-qualified benefit plans.

## **Insurance Planning**

- Assess your disability, life, long term care and health coverage needs, including those provided by your employer.
- Review your property and casualty insurance coverage (home, auto, boat, umbrella, etc).