

SEVEN PILLAR PROCESS

	SCOVERY EETING	Collect Relevant Data	Confirm Financial Goals & Review Retirement Objectives	Analyze Current Portfolio
-/	EESTYLE	Evaluate Health Care Costs and Coverage Options	Test Multiple Budget Scenarios	Discuss Housing Options
	IANCIAL PLAN	Select Custom Allocation & Determine Plan Viability	Conduct a Detailed Review of the 18 Major Risks Faced by Retirees	Perform Portfolio Stress Tests Against Various Market Outcomes
	IREMENT DME PLAN	Devise Detailed Funding Strategies For Various Stages of Your Life	Determine Asset Placement and Tax Optimization	Establish Income Maximization Strategy Including Social Security and Other Sources
	PLAN ECUTION	Design Customized Portfolio (Advisor Team Only)	Implement Investment Recommendations	Coordinate With Outside Advisors Including CPAs and Attorneys as Needed
	EGACY ANNING	Discuss Estate Planning Strategies	Review Charitable Giving and Gifting Goals	
7 AI	NGOING DVISOR EETINGS	Review Portfolio Performance	Monitor, Adjust and Rebalance as Necessary	

Our Seven Step Approach to Delivering Excellent Financial Service.