SERVICE COMMITMENT

Wealth Management

Our goal is to equip you with the right tools at the right times for your financial plan. In order do this most effectively, we are committed to providing you with a high-quality and high-touch service model designed around your specific needs.

Through technology, unique planning strategies and specialized consulting, our team of experts is in place to help you meet your financial goals.

TECHNOLOGY

- 24 Hour Online Account Access
- Online Document Vault
- Implementation of Planning Software

SUPPORT

- Ongoing Operational Support
- Ongoing Comprehensive Financial Consulting
- Financial Document Maintenance & Organization

FINANCIAL INSIGHTS

- Monthly Market Commentary
- Periodic Investor Education

TAILORED COMMUNICATION

- Periodic Review Meetings
- Quarterly Reporting

INVESTMENT PLANNING CHECKPOINTS

- Portfolio Adjustments & Rebalancing
- Ongoing Diversification Review
- Ongoing Portfolio Risk Analysis
- Risk Tolerance Monitoring & Adjustment
- Management of Concentrated Investment Holdings
- Ongoing Review of Evolving Goals & Objectives
- Portfolio Coordination of Illiquid Investment Assets
- Ongoing Fee & Expense Monitoring

RISK MANAGEMENT CHECKPOINTS

- Life Insurance Review & Analysis
- Long-Term Care Review & Analysis
- Disability Insurance Review & Analysis
- Health Insurance Review & Analysis
- Property & Casualty Insurance Review & Analysis
- Overall Insurance Strategy & Needs Analysis
- Overall Insurance Carrier & Product Due Diligence

RETIREMENT PLANNING CHECKPOINTS

- Company Retirement Plan Allocations & Coordination
- Retirement Income Need Monitoring & Review
- Social Security & Pension Monitoring & Review
- Portfolio Distribution Strategy Maintenance & Adjustment

TAX PLANNING CHECKPOINTS

- Tax Loss Carryforward Coordination & Review
- Roth Contribution & Conversion Strategy
- Low Cost Basis Holding Strategy & Maintenance
- Asset Location Adjustment & Maintenance
- Tax Loss Harvesting Strategy
- Tax Diversification Strategy & Maintenance

LEGACY & ESTATE PLANNING CHECKPOINTS

- Wills & Trust Coordination
- Beneficiary Review & Maintenance
- Ongoing Asset Ownership/Registration Review
- Legacy Planning Strategy Consulting

BAY COLONY ADVISORS

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