



*HMS... We've Got You Covered!*

## List of Services

Reaching financial freedom in life does not always simplify things. In reality, the accumulation of wealth often increases one's responsibilities and once simple decisions, become complex and time consuming. The effort and knowledge required to maintain the growth, protection and ultimate distribution of wealth can be a daunting task. Our goal is to help provide you with the solutions – in an independent, objective and integrated fashion.

### **PERSONAL FINANCIAL PLAN**

- Fact Finding – We gather information about your current situation and we take the time to learn about you. What are the values, foundation, and desires that make up your family's financial personality?
- Personalized Financial Plan delivered to establish and reach your financial goals.
- Build your Personal CFO website that aggregates all of your accounts and updates your financial plan on a daily basis.
- Action item list provided to roadmap the steps needed to execute your custom plan.

### **CASH FLOW MODELLING**

- Assess current and long term cash flow needs.
- Analyze 1, 5, 10 & 20 Yr. cash flow models to plan for future events
- Create and evaluate retirement cash flow analysis.
- Mortgage and overall debt analysis

### **TAX PLANNING STRATEGIES**

- Analyze current and future income tax liabilities.
- Inform, advise, and implement strategies to help minimize income tax exposure.

### **INSURANCE PLANNING OR RISK MANAGEMENT**

- Audit existing Life and Disability coverage. Analyze for any potential gaps, needs, and to confirm proper titling.
- Long Term Care Insurance analysis for clients and/or parents.
- Review Survivor cash flow analysis and disability plan.

## **BENEFITS AND COMPENSATION PLANNING**

- Maximize company benefits.
- Review and advise on employee benefit plans, elections, and beneficiary designations.
- Discuss participation level and investment options for corporate retirement and deferred compensation plans.
- Analyze distribution elections and review stock option strategies.

## **ASSET MANAGEMENT STRATEGIES**

- Determine investment goals and recommend overall asset allocation.
- Research, analyze and advise on the various investment strategies and options.
- Integrate benefit and retirement plans into the personal investment portfolio. Provide strategy and allocation recommendations using Active/Passive approach.
- Provide regular performance reporting and monitoring of investments.

## **RETIREMENT PLANNING**

- Develop a personalized retirement plan that is focused on meeting your specific needs
- Discuss specific retirement investment strategies and recommendations across all qualified and taxable accounts.
- Run “What if” scenarios to measure the effects of various decisions. (i.e. early retirement, major purchase, etc.)
- Provide Monte Carlo simulations to provide best/worst case projections.

## **ESTATE PLANNING**

- Evaluate existing documents. Review of wills, trusts, asset titling to help ensure these meet your family objectives, goals, concerns.
- Provide tax savings recommendations to help minimize your potential estate tax exposure.
- Review projected estate tax balance sheet and estate distribution flow charts.
- Coordinate asset ownership and review beneficiary designations for retirement accounts and insurance policies.
- Real estate and business assets held in LLC's for liability protection and probate avoidance.

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