

Financial Planning Roadmap

A living framework for the planning conversations that matter most.

Retirement Planning

- Retirement goal setting & timeline
- Social Security timing & filing strategy
- Spousal & survivor benefit coordination
- Individual Retirement Accounts (IRAs)
- Employer-sponsored plans (401k, 403b, 457)
- Self-employed plans (SEP, SIMPLE, Solo 401k)
- Annuities & pensions
- RMDs & withdrawal strategies
- Medicare transition planning
- Probability of success modeling

Investment Planning

- Portfolio review & analysis
- Asset allocation strategy
- Time horizon & risk tolerance
- Withdrawal sequencing
- Tax efficiency within the portfolio
- Stock concentration risk
- Investment policy statement
- Rebalancing strategy
- Alternative investment review

Cash Flow & Budget

- Income sources & planning
- Expenses & budgeting
- Emergency fund adequacy
- Savings plan & accumulation targets
- Debt management strategy
- One-time & planned large expenses
- Mortgage review
- Lines of credit & HELOC review
- Cash reserve strategy
- Pre-retirement income bridge

Tax Reduction Strategies

- Review of cost basis
- Realized gains & losses
- Tax loss harvesting
- Deductions & credits review
- Roth conversion analysis
- HSA & FSA strategy
- Asset location optimization
- Qualified charitable distributions
- Income timing strategies

Risk Management & Insurance

- Review of existing policies
- Life insurance needs analysis
- Long-term care insurance planning
- Disability income insurance review
- Annuity suitability review
- Policy beneficiary audit
- Business key-person insurance
- Umbrella liability coverage

Estate Planning & Charitable Giving

- Beneficiary designation review
- Power of attorney
- Living will & advance directive
- Health care proxy
- Wills & trust review
- Guardians for minor children
- Multi-generational wealth planning
- Estate taxes & reduction strategies
- Charitable giving strategies
- Donor-advised funds

Assistance for Family

- Gifting strategies & annual exclusions
- 529 College Savings Plans
- UGMA / UTMA accounts
- Roth IRAs for children
- Special needs planning
- Caring for aging parents
- Family financial education
- Intergenerational wealth transfer

Business Owner Planning

- Financial summary & overview
- Business succession planning
- Employee benefits review
- Key employee compensation & retention
- Buy-sell agreement review
- Gift or sale to family members
- Exit strategy planning
- Owner compensation optimization