Survey

We'll review your current situation to determine what you need to do to meet your retirement & savings goals.

Examine Your Current Situation
- Take A Financial Inventory
- Get rganized:
  - Online financial management

Discover Your Dreams

What Risks are You Vulnerable To?
- Unexpected death
- Inability to work:
  - Long & short term disability
- Financial fraud
- Outliving your money
- Chronic health conditions
- Poor investment management

What's Your Investment Style?

Understanding Your Investment Objective:
- Tolerance for risk
- Time horizon

Navigate

Once we have organized your assets and reviewed your potential risk exposure, we will analyze your current insurance coverage, retirement & education savings strategies.

Review of Financial Inventory
- Create personal financial statement with investor 360
- Consolidate/organize important documents for convenient access

Develop a Spending & Savings Strategy

Define Your Financial Goals & Timeframes
- What does retirement look like?
- Paying for private or higher education

Mitigate Vulnerability to Risks
- Analyze:
  - Life insurance needs
  - Disability insurance needs
  - Future health/elder care needs
- Exposure to investment volatility
- Portfolios exposure to volatility
- Testing portfolio endurance to market volatility

Excursion

We will identify planning strategies designed to minimize tax & maximize what you get to keep & enjoy.

Improve Your Financial Strategy

Integrate a Future Social Security Claiming Strategy

Optional Tax Saving Strategies
- Roth Conduit
- Roth Conversions
- Health Savings Account *(HSA)*
  - Funding from an IRA

Develop a Student Loan Payoff Strategy

Higher Education Planning for Your Kids
- Getting ready for higher education
  - As early as 8th grade
- Education Savings:
  - Pre-paid tuition plans
  - College savings plans

Mitigate Vulnerability to Risk
- Adjust investments to compliment investment style & goals
- Review fraud prevention best practices

For Business Owners
- Continuity planning
- Employee benefits

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Base Camp

The final step is to present financial recommendations that best fit your current/future needs. We will walk you through each recommendation so you can make the best informed decision.

Review Personalized Recommendations & Implement an Investment Strategy
- Align strategy with goals
- Discuss traditional investment options:
  - *Stocks/Bonds*
  - *Mutual Funds*
  - *Exchange Trade Funds (ETFs)*
- Review insurance rate options
- Coordinate any specialized planning with your accountant or attorney

Ongoing Services:
- Semi-annual reviews
- 2 - Goal check-in calls
- annual beneficiary reviews
- *Managed account & insurance policy maintenance
  - Required Minimum Distributions
- Complimentary notarization services
- Stock/fund research reports – 25/year
- Access to educational seminars & webinars

Managed account fees are independent of financial planning fee.

Alternative Investment Strategy Options:
- Initial Public Offerings (IPO's)
- Private Equity Investments
- Precious Metals
- Private Placement Offerings ***(Accredited Investors ONLY)***
- Oil & Gas Drilling Programs
- Commercial & Multi-Family Real Estate

Investment Research Platforms:

MORNINGSTAR **Stock Analyst** | Value Line INSTITUTIONAL SERVICES | ARGUS | REFINITIV **Stock Report**

Empowering your dreams
EmPower wealth advisors

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Initial Set Up	**$1,900**
Recurring Monthly	**$175**