

# Private Wealth Design Checklist

## FINANCIAL PLANNING

- Exploring life goals and objectives
- Projecting cash flows
- Developing budgets
- Calculating expected education expenses
- Recommending optimal education funding strategy
- Providing eMoney online Client Portal with account aggregation

## RETIREMENT PLANNING

- Balancing spending and saving
- Calculating portfolio needed at retirement
- Developing savings plans to fund retirement portfolio
- Developing withdrawal strategies to provide required income with minimal risk
- Creating rollover strategies

## INVESTMENT MANAGEMENT

- Evaluating risk tolerance and risk capacity
- Portfolio diversification and risk management
- Custom portfolio management
- Making recommendations for investments in employer retirement plan accounts
- Tax-efficient investment

## INCOME TAX PLANNING

- Analyzing optimal asset location strategies
- Coordinating planning with your CPA
- Tax loss harvesting or tax loss realization
- Managing Stock Options

## FAMILY WEALTH PLANNING

- Successful transition of family wealth and values
- Organize family meetings

## ESTATE PLANNING

- Review your estate documents
- Assessing options for providing for different family members in blended families
- Provide tax-efficient estate planning
- Work with your attorney
- Develop strategies for tax-efficient charitable giving

## POST-RETIREMENT LIVING

- Calculating optimal Social Security claiming strategy
- Covering long-term care insurance expenses
- Medicare assessment
- Life intention planning

## INSURANCE PLANNING & RISK MANAGEMENT

- Determining life insurance needs
- Evaluating existing policies
- Applying for new insurance
- Evaluating disability insurance needs
- Reviewing liability insurance
- Developing long-term care insurance strategies
- Appraising property and casualty insurance

## CORPORATE CONSULTING

- Retirement plan consulting
- Tax deferred compensation
- Employee education
- Succession planning
- Buy-Sell funding
- Business exit planning