

How Do We Compare?

Are you getting all the services you need to achieve True Wealth without worry?



Concierge Wealth Management Services		
Personalized onboarding: to get your plan in place & working for you	✓	
Regular strategy meetings: with written agendas, minutes, and next steps	✓	
Ongoing education: newsletters, emails & website with timely information you can use	✓	
Streamlined cash management: One-stop access to your cash	✓	
Retirement Planning		
Updated retirement forecasts: so you can track progress toward your goals, before & after retirement	✓	
Detailed cash flow planning: to meet current and future cash needs	✓	
Social Security, pension, & qualified plans: when/how to make contributions or take distributions in a tax-advantaged way; 401(k) and IRA planning	✓	
Preparing for retirement — to help ensure all the necessary steps are taken at the right times, financially and otherwise	✓	
Tax Planning		
Taxable income forecasts: to keep your CPA informed & your tax estimates current	✓	
Proactive capital gain/loss strategies: working with your CPA to evaluate the tax impact of potential portfolio changes	✓	
Tracking required minimum IRA distributions so they're optimized	✓	
Investment Services		
Goal-based investment strategies: all investments tied to specific goals	✓	
Documented investment process so you understand what you own & how it works to meet your goals	✓	
Due diligence reviews: our specialized screening of your investment managers	✓	
Independent research & no proprietary investment products	✓	

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Estate Planning

Estate plan reviews: to keep them fresh & reflective of your goals for the loved ones in your life	✓	
Beneficiary reviews: conducting regular “audits” to keep your estate plan coordinated	✓	
Personal representatives planning: helping you identify & evaluate those named on your legal documents to best carry out your wishes	✓	
Charitable giving: to help you leave the legacy you desire while maximizing the tax benefits available	✓	
Business succession planning: identifying exit strategies before you need them	✓	
Multigenerational gifting strategies: to help meet your goals in a tax-advantaged way as well as build a legacy	✓	
Estate tax minimization: working regularly with your team of advisors to evaluate options to reduce potential taxes	✓	
Stewardship & legacy: education of your heirs on their responsibilities	✓	

Risk Management

Disability planning: advocating for your needs; including replacement income	✓	
Long-term care planning to cover extra costs & care issues, if needed	✓	
Life & property/casualty insurance optimization: Do you have the right coverage at the most cost-effective rates?	✓	
Asset protection strategies to shield you from potential “creditors and predators”	✓	
Medicare & retirement health insurance: to help ensure proper coverage in your retirement & to use all the benefits available to you	✓	

Special Planning

Education forecasting & funding strategies: creatively using all available resources	✓	
Special needs planning for loved ones who may need extra care	✓	
Debt management: identifying opportunities & sources for re-financing, developing cash flow plans to reduce/eliminate debt	✓	

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Other Concierge Services

Timely responses to your emails and phone calls	✓	
Personal financial website: secure access to your net worth statement online, 24/7	✓	
Secure electronic document storage for confidential papers	✓	
Coordinated meetings & discussions with your team of advisors: attorney(s), CPA(s), and other professionals	✓	
Professional services network: access to our recommended attorneys, CPAs, realtors, bankers, insurance agents, etc. – as you need them	✓	
Team approach: all advisors & staff working as a team for your goals & needs	✓	

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