How do we compare?

Are you getting all the services you need to achieve your goals—
to enjoy your wealth without worry?

	SRQ	your advisor
Coordinated wealth management services		
Comprehensive implementation: to get your plan in place & working for you	✓	
Regular 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	✓	
Proactive financial plan updates: working with you as your needs change	✓	
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	✓	
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	✓	
1099 and K-1 research: tracking necessary documents so you don't have to	✓	

	SRQ	your advisor
Investment services		
Customized portfolio design: high quality & well-balanced	✓	
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	✓	
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	✓	
Estate planning		
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	✓	
Estate plan reviews: to keep them fresh & reflective of your goals for the loved ones in your life	✓	
Stewardship & legacy: education of your heirs on their responsibilities	✓	
Business succession planning: identifying exit strategies before you need them	✓	
Multigenerational gifting strategies: to 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	✓	
Charitable giving: to help you leave the legacy you desire while maximizing the tax benefits available	✓	
Full 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	✓	
Special client events to entertain and keep you informed!	✓	
Coordinated meetings & discussions with your team of advisors: attorney(s), CPA(s), and other professionals	✓	
Professional services network: access to 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	✓	