

TOPICS COVERED IN FINANCIAL PLANNING

We conduct an analysis of your financial situation for a transparent, flat fee. Below you will find a list of topics we may cover in this analysis.

General Financial Planning

- Update and prioritize goals
- Update account values
- Establish fundamental goals
- Account consolidation
- Family updates and changes
- 3rd party referrals (CPA, mortgage, etc.)
- Business ownership changes
- Credit report analysis
- Large expense purchase decision making
- Real estate review
- Debt refinance check

Investment Management

- Semi-annual review and rebalance
- Performance review
- Fee check
- External account analysis
- Employer retirement plan allocation review
- Stock Option Review

Cash Flow Planning

- Debt management (payoff analysis and tracking)
- Budget and expense review
- Cash flow analysis
- Tax and liquidity planning
- Net worth review

Retirement Tracking and Planning

- Future projections
- Savings amount
- Money Guide Pro
- Monte Carlo analysis
- Retirement income creative strategy
- Social security planning
- Rental property income review
- Required distribution withdrawals
- Required distribution planning

Insurance Analysis

- Basic risk analysis
- Life insurance review
- Disability insurance review
- Long-term care insurance review
- Employer benefits review
- Property and casualty insurance review
- Umbrella insurance review
- Health insurance review
- Real estate rental insurance
- Medicare/Medicaid advice

College Planning

- Savings amount determination
- Account selection
- Investment allocation
- Tax efficiency

Tax Analysis

- General change in tax situation
- Health savings account option
- Employer plan contribution changes
- Roth conversions
- Roth contribution limit check
- Qualified charitable donations
- Planning giving (charitable) analysis
- Tax loss harvesting
- Appreciated asset charitable donations

Estate Planning

- Beneficiary review of Thrivent accounts
- Ownership review of Thrivent accounts
- Beneficiary review of all accounts
- Ownership review of all accounts
- Tax efficient wealth transfer review
- Estate law change discussion
- Trust review
- Health directive review
- Power of attorney review



5280 Associates is an independent practice of Thrivent Financial.

Not all team members may be appropriately licensed to provide all products and services or licensed to do business in all states.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S.

Thrivent and its financial professionals do not provide legal, accounting, or tax advice. Consult your attorney or tax professional.

THRIVENT IS THE MARKETING NAME FOR THRIVENT FINANCIAL FOR LUTHERANS. Insurance products issued by Thrivent. Not available in all states. Securities and investment advisory services offered through Thrivent Investment Management Inc., 625 Fourth Ave. S., Mpls., MN 55415. A registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent. Licensed agent/producer of Thrivent.

Registered representative of Thrivent Investment Management, Inc. Advisory services available through investment adviser representatives only.

Thrivent.com/disclosures.

3000524-031720