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
WEALTH MANAGEMENT

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