

Financial Planning Services

The following list is meant to act as a guide only – not an all-encompassing reference of our services. It is meant to demonstrate the holistic nature of our work and represent the services we routinely provide. If you have a planning concern not identified here, please reach out to see if we can help.

Cash & Debt Management

- Budget/Cash Flow Analysis
- Debt Payoff Planning
- Emergency Fund Planning
- Establishing & Managing Savings Plans
- Interest Rate Evaluations
- Student Loan Debt Analysis, Strategy and Forgiveness
- Financing Decisions (Education, Home Purchase, etc...)
- Lease vs. Buy Analysis
- Credit Analysis (Establishing & Improving Credit)
- Behavioral Coaching & Establishing Healthy Foundations

Risk Management

- Life Insurance Needs Analysis
- Long Term Care Needs Analysis
- Disability Insurance Needs Analysis
- Health Insurance Planning
- Business Owner's Liability Assessment
- Buy/Sell & Business Insurance Planning
- General Liability Coverage Analysis
- Longevity Risk & Annuity Planning
- Product Analysis and Recommendations (NO Sales)
- Maximization of Employer Benefits

Retirement & Financial Goal Planning

- Retirement Goal-Based planning
- Retirement Income Planning
- Social Security Planning & Strategy
- Annuity & Guaranteed Income Planning
- Pension Distribution Strategies
- Education Goal-Based Planning
- Large Purchase Goal-Based Planning
- Coordination of Employer Retirement Benefits
- Medicare/Medicaid Planning
- Legacy Goal-Based Planning
- Small Business Retirement Plans
- Sole Proprietor Retirement Plans
- Employer Stock Plans
- Planning for a Family

Asset Allocation & Investment Planning*

- Risk Tolerance Measurement
- Risk Tolerance Monitoring
- Asset Allocation Analysis & Coordination with Goals/Risk
- Analysis of Held Away Accounts & Employer Retirement Plans
- Investment Cost Analysis
- Tax Loss & Gain Harvesting Analysis
- Tax Efficient Investment Planning
- Concentrated Stock Analysis
- Annuity Review and Analysis
- ESG (Socially Responsible) Investment Planning

Estate Planning

- Identification of Basic Needs – Wills, POAs, Trusts, etc...
- Beneficiary Elections & Review
- Coordination with Family Members
- Probate Avoidance
- Estate Tax Mitigation
- Asset Protection
- Advanced Estate Strategies (ILITs, CRTs, etc.)

Tax Planning

- Asset Location Tax Efficiency Planning
- Roth Conversion Planning
- Tax Deferral Planning
- Income Distribution Strategy
- 1031 Exchange Analysis
- NUA Modeling
- State & Municipality Planning (Tax & Cost of Living Analysis)
- Legacy Planning
- Planning Bequests
- Charitable Giving & Qualified Charitable Distributions
- 83(b) Election Planning
- Required Minimum Distribution (RMD) Planning
- Keeping up with Tax Code Changes, Incentives and Opportunities

* For specific investment recommendations, implementation and ongoing management of investment recommendations by PFA, the Client must also engage PFA in Wealth Management or Asset Management services.