LIFE PLANNING & COACHING

Making the Complex Simple

Investment Planning
- Review of Portfolio
- Asset Allocation
- Time Horizon Planning
- Withdrawal Strategies
- Account Aggregation
- Monitoring of Outside Accounts such as 401(k), etc.
- Risk Analysis
- Stock Concentration

Estate Planning
- Wills
- Power of Attorney
- Living Will
- Health Care Proxy
- Trusts
- Irrevocable Life Insurance Trusts
- Estate Taxes
- Guardians for Minor Children
- Charities

Retirement Planning
- Retirement Goal Setting
- Social Security Analysis
- Cash Flow Analysis
- IRA Contributions & Roth Conversions
- Review of Employer-Sponsored Plans
- Annuities & Pensions
- RMDs & Withdrawal Strategies
- Self-Employed Plans
- Bucket List Items

Insurance Planning
- Review of Existing Policies
- Life Insurance Needs Analysis
- Long Term Care Insurance Analysis
- Disability Insurance Analysis
- Health Insurance Review
- Homeowner's or Renter's Insurance Review
- Liability Coverage
- Health Savings Accounts
- Medicare Advice

Cash Flow & Budget
- Review of Income Sources
- Setting Goals Expenses & Budgeting
- Debt Management
- Review of One-Time Expenses
- Planned Large Expenses
- Emergency Funding
- Dollar Cost Averaging
- Mortgage Review
- Lines of Credit

Legacy Planning
- Gifting
- College Planning
- Caring for Elderly
- 529 College Savings Plans
- Roth IRAs for Children
- UGMA/UTMA
- Establishing Trusts
- Successor Trustee

Tax Planning
- Tax Sensitive Investing
- Review of Cost-Basis
- Review Realized Gains
- Carry Forward Losses
- Tax Loss Harvesting
- Deductions & Credits
- Potential Roth Conversions
- Health Savings & Flexible Spending Accounts
- Tax Returns Review

In addition to our services listed above, we also:

» Coordinate with other advisors such as your attorneys and accountants.
» Hold regular meetings and ensure that all planning is well coordinated and implemented.
» Maintain copies of documents such as insurance policies, estate planning and legal documents, and tax returns.
» Coordinate family legacy meetings

For a comprehensive review of your personal situation, always consult with a tax or legal advisor. Case #00726824 05/20

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Investment advisory services offered through CWM, LLC, an SEC Registered Investment Advisor. Carson Partners, a division of CWM, LLC, is a nationwide partnership of advisors.

GOLD FAMILY WEALTH