Our goal is to provide value to our clients with an ever-evolving list services:

Benefit: Preserving and Growing Wealth Now and Throughout Your Life.

- Low cost, tax-efficient investment strategies and ongoing investment management
- Personal risk reduction – implement long-term care, disability, liability strategies
- Investment risk reduction – diversification, rebalancing
- Smart debt management: mortgages, consumer loans, credit cards
- Maximizing social security benefits
- Estate planning that cuts costs and eases transition for family members.
- Tax savings through tax-loss harvesting:
  -Roth and Roth conversions: tax-free growth
  -Health Savings: tax advantaged savings account for medical expenses
  -Asset location: smart allocation of assets between taxable and retirement accounts
  -Charitable giving: optimizing donations for tax-savings
  -Tax-free investing: Muni-bonds in taxable accounts

Benefit: Educated and Empowered

- Ensure things get done!
- Clarity on financial future through creating a plan
- Financial action checklists and follow-up
- No questions are off-limits
- Client education events
- Client education during each appointment
- Quarterly investment reports
- Tracking progress towards goals

Benefit: Making Your Life Easier

- Coordinate multiple advisors (e.g. CPA, Attorney)
- Provide introductions to other fiduciary advisors
- Assist during dementia, disability or death
- Tax planning and assisting with potential tax issues
- Maintain backups of important documents
- Find solutions to financial problems as they come up
- Reminders on important events such as tax payments and required distributions
- Single point of contact for all financial concerns
- Reduce paperwork
- As requested, coordinate issues with family