

Services Provided

- Define your investment goals, objective and risk tolerance.
- Develop and apply a comprehensive investment plan and strategy.
- Conduct portfolio managers due diligence for stock investing.
- Recommend portfolio manager(s) whose management style(s) correspond to your objectives.
- Communicate with portfolio manager(s) about your investments.
- Personal face-to-face meetings quarterly or upon request.
- Telephone reviews of portfolio when necessary or preferred by client.
- Apply annual asset allocation and diversification models.
- Monthly monitoring of stock, mutual funds and annuities for performance, diversification, star rating, risk, tax efficiency, and more.
- Competitive analysis of investments annually or as needed for return, risk and performance against competitors.
- Re-balancing portfolio automatically to adhere to your investment objective.
- Consulting with TD Ameritrade research department on your investments as needed.
- Compute net worth, cash flow, gross and net returns on your portfolio for each review both personal or telephone.
- Project asset growth to life expectancy done for estate planning purposes.
- Consult with your attorney for estate planning needs (Wills, trusts).
- Annually consulting with accountant for income tax planning.
- Keep you informed of law changes that affect your estate or investments.
- Recommendations of new and selective investment ideas as needed to improve your portfolio.
- Cost basis reporting done for income tax purposes.
- IRA-RMD calculations annually or as needed.
- Risk management recommendations as needed for life, Medicare supplement or nursing care needs.
- Consulting on various gifting strategies for passing wealth to your heirs.
- Invitation to upcoming seminars on various topics of interest.
- Household statement upon request.
- Investments viewable through website.
- Meet with heirs or beneficiaries to explain what they are inheriting.
- Transfer money to heirs or beneficiaries quickly without attorney involvement.
- Provide a knowledgeable support staff to answer any questions you may have.