

# BENCHMARK FINANCIAL

## Wealth Management Services

### **Investment Planning**

- Determine an appropriate asset allocation strategy based on your goals, objectives, and risk tolerance.
- Build and manage your customized investment portfolio.
- Assess your cash flow needs and implement a spending plan.
- Optimize the asset location of your investment accounts to minimize income taxes and estate tax liability.
- Incorporate your outside accounts, including your company retirement plans, into your overall investment strategy.
- Secure client portal with comprehensive portfolio reporting.

### **Retirement and Cash Flow Planning**

- Prepare your retirement cash flow strategy, including Monte Carlo projections, to confirm that your investments and other retirement income sources meet your desired retirement spending objectives.
- Analyze distribution strategies for your retirement plan, pension, and Social Security benefits.
- Monitor your ongoing cash flow needs.
- Develop and perform an ongoing review of your savings strategy to confirm it reflects your objectives.
- Create an educational funding strategy for your children and grandchildren.

### **Income Tax Planning**

- Develop and implement your tax strategy to minimize your lifetime income tax liability.
- Discuss and implement year-end tax planning strategies to minimize income tax exposure.
- Work with your tax advisor to coordinate income tax planning and tax preparation.

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## **Insurance Planning**

- Review your life, long-term care, disability, health insurance and Medicare planning options, as well as your employer coverages.
- Review your property and casualty insurance coverage (including home, auto, umbrella, etc.).
- Develop and implement insurance strategies.

## **Estate Planning**

- Coordinate with an estate planning attorney and confirm design and implementation of your estate plan.
- Implement your estate plan by establishing trusts accounts and coordinating beneficiary designations and ownership titling of accounts.
- Explore and implement long-term care strategies and options.

## **Employer Benefits Planning**

- Coordinate your company benefits into your personal financial plan.
- Analyze and develop strategies for exercising your company stock or stock options.
- Provide guidance with your company retirement plan investment options.