



101 Things That We Can Do For You

General Financial Planning

1. Alignment of spending with values and goals
2. Allocating and bucketing cash by goal
3. Analysis of changing job/salary
4. How adult children can support children or aging parents
5. Car purchase versus lease analysis
6. Divorce cash flow analysis
7. Emergency/liquidity fund planning
8. Expense analysis – finding forgotten/unneeded expenses
9. Home buy versus rent analysis
10. Optimize returns on cash holdings
11. Planning for a sabbatical
12. Planning for an overseas move
13. Review personal credit cards and rewards
14. Setting cash balance targets
15. Vacation home planning

Debt Management

16. Creating a total debt payoff plan

17. Debt payment allocation

18. Student loan analysis and planning/consolidation

19. HELOC analysis

20. Home mortgage refinance analysis

21. Intra-family loan planning

22. Mortgage comparison/analysis when buying a home

23. Refinancing credit card debt

24. Refinancing student loan debt

25. Reverse mortgage analysis

Education Planning

26. 529 Plan comparison analysis

27. College financial aid (merit and needs based) and strategies

28. Funding strategies with 529, UTMA, taxable accounts, and Roth IRA

29. Support filling out the FAFSA Form

Insurance Planning

30. Analysis of current permanent life insurance policies

31. Curating insurance professionals

32. Disability insurance analysis

33. HDHP with HSA versus low deductible health insurance analysis

34. Homeowners insurance analysis

35. Life insurance coverage needs assessment

36. Long term care insurance analysis

37. Medicare analysis

38. Review auto insurance coverage

39. Umbrella insurance analysis

40. Workplace open enrollment period benefits planning

Investment Planning

- 41. Asset allocation analysis/adjustments
- 42. Asset location analysis/adjustments
- 43. Creating an Investment Policy Statement
- 44. Risk tolerance assessment
- 45. Employee stock purchase plan analysis
- 46. Handling concentrated stock positions
- 47. Moving to lower cost investments
- 48. Rebalancing execution
- 49. How to invest an inheritance/windfall
- 50. Rental real estate analysis
- 51. Withdrawal strategies

Tax Planning

- 52. Adjusting strategies for changes in tax policy
- 53. Adjusting tax withholding/allowances
- 54. Analyzing options to maximize QBI deduction
- 55. Capital gains harvesting analysis
- 56. Charitable giving planning (DAF, appreciated stock, etc.)
- 57. Curating tax professionals (referrals or add on service)
- 58. Leveraging college tax credits

- 59. Review and analysis of annual tax return
- 60. Roth conversion analysis
- 61. Standard/itemized deduction analysis
- 62. Stock option planning
- 63. Other equity compensation planning
- 64. Tax bracket management
- 65. Tax credit analysis/opportunities
- 66. Tax loss harvesting

Retirement/Financial Independence

67. How much to contribute to retirement plans each year

68. Analysis of Roth versus traditional 401(k) account

69. Considering backdoor and “mega” backdoor Roth conversions

70. Coordinating income with tax-sensitive items (e.g., Medicare premiums)

71. Defined benefit pension claiming analysis

72. Determine when you can retire/be financially independent

73. Helping avoid financial fraud

74. Planning for a housing transition (CCRC, etc.)

75. Retirement cash flow analysis

76. Retirement lifestyle goal planning and guidance

77. Retirement plan distribution options

78. Review annual Social Security statements

79. Required Minimum Distribution planning and execution

80. Safe withdrawal rate analysis/retirement income strategies

81. Social Security claiming analysis

Estate Planning

- 82. Business succession planning
- 83. Federal estate tax planning/analysis
- 84. Funding of trusts/re-titling assets
- 85. Gift planning
- 86. Guidance on creating/reviewing Advance Directive
- 87. Guidance on creating/reviewing Health Care Proxy
- 88. Guidance on creating/reviewing Powers of Attorney
- 89. Guidance on creating/reviewing Will
- 90. Guidance on pre-nuptial agreements
- 91. Recommending estate attorney (or add-on estate planning service)
- 92. Review bequest planning
- 93. Review potential trust options
- 94. Assist with documenting final wishes
- 95. Surviving spouse analysis after death of a client

Psychology of Financial Planning

96. Developing and envisioning financial and life goals

97. Financial coaching to help implement your plan

98. Identifying money misconceptions

99. Offering peace of mind by tracking your financial life

100. Support overcoming financial biases

101. Support overcoming the investment behavior gap