



What do I get for the fee?

If a high-quality advisor can either help you increase your return by more than [his fee], or save you more than [his fee] in time, effort and worry, or save you more than [his fee] by preventing you from making the classic behavioral mistakes... he is worth it. If the advisor can do all those things-and he very well may-then hiring a coach is a no-brainer. –Nick Murray

Avoiding Icebergs

- Create and annually review Long Term Care plan
- Create and annually review Asset Protection plan
- Create and maintain diversified portfolio with fully funded “war chest”
- Annually review estate plan (e.g. What happens if I get sick and/or die?)
- Hold family meeting to discuss goals and expectations

Paying less in taxes

- Create and annually review lifetime tax reduction plan
- Track and advise on Required Minimum Distributions (RMD)
- Achieve maximum tax benefits for charitable contributions
- Annual review of tax return and tax strategies
- Improve tax efficiency of investment portfolio

Never running out of money

- Consolidated and simplify investment accounts
- Daily monitoring of portfolio
- Regular rebalancing to maintain portfolio “war chest”
- Quarterly analysis of 30,000+ investment options on your behalf

Plain English Advice

- Quarterly consolidated performance statements
- Quarterly newsletters & regular client education events
- Quarterly review of key areas (e.g. Taxes, Estate Planning, RMD, etc)
- Semi-Annual meetings