

Investment Planning	Estate Planning	Retirement Planning	Risk Mgt & Insurance	Cash Flow & Budget	Assistance to Loved Ones	Income Tax Strategies	Concierge Service
↓	↓	↓	↓	↓	↓	↓	↓
Review of Portfolio	Wills	Retirement Goal Projections	Review of Existing Policies	Income Sources	Gifting	Review of Cost Basis	<p>Redundancy - be primary point of contact in case you are unable to manage your own finances</p> <p>Coordinate with other advisors (e.g. attorney, accountants, etc.)</p> <p>Hold regular meetings and ensure all planning is well coordinated</p>
Asset Allocation	Guardians for Minor Children	Social Security & Medicare	Life Insurance Needs	Expenses & Budgeting	Education Planning	Review Realized Gains/Losses	
Time Horizon	Health Care Proxy	Business Planning	Long Term Care Insurance	Debt Management	529 College Savings Plan	Tax Loss Harvesting	
Withdrawal Strategies	Power of Attorney	IRA Contributions & Conversions	Disability Insurance	One-Time Expenses	Caring for Parents & Elderly	Deductions & Credits	
Overall Market Discussion	Trusts (Revocable & Irrevocable)	Annuities & Pensions	Health / Medicare Review	Emergency Fund	Roth IRAs for children	Potential Roth IRA Conversions	
Stock Concentration	Special Needs Trust	Required Minimum Distributions	Home / Auto Insurance Review	Mortgage Review	UTMA / UGMA	Health Savings & Flexible Spending Acct	
Employer Sponsored Plans & 401k	Estate Taxes	Self-Employed Retirement Plans	Liability Insurance Review	Line of Credit Review	GRAT / SLAT	Business Tax Planning	

LPL Financial Representation offer access to Trust Services through The Private Trust Company N/A/, an affiliate of LPL Financial