Waymark
Wealth Management

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	Redundancy - be primary point of contact in case you are unable to manage your own finances Coordinate with other advisors (e.g. attorney, accountants, etc.) Hold regular meetings and ensure all planningis well coordinated
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