FINANCIAL DESIGN

THIS PACKAGE INCLUDES:

- Blueprint to keep finances in order
- List of recommended actions
- Referrals to professionals as needed
- Review of your current situation including:

FINANCIAL INDEPENDENCE ANALYSIS

- Multiple Scenarios are provided to show you the difference between your current plan and a plan with our planning recommendations.
- These planning recommendations may include but are not limited to strategies such as when to claim social security, roth conversions, and charitable gifting.
- Assumptions such as inflation and investment growth used are conservative so you can be confident in the results.

CASH MANAGEMENT

- Emergency Fund, FDIC Insurance
- Savings Interest Rate
- Social Security Benefit Analysis
- Pension Analysis

STUDENT LOAN ANALYSIS

- Loan Payoff and Forgiveness Analysis

COLLEGE PLANNING ANALYSIS

- Analysis for Savings Amount and Account Types
- Analysis of the order funds should be used to pay for college

INCOME TAX PLANNING

- Current year tax analysis for Federal and State
- Paycheck withholding analysis
- Tax savings recommendations
- Long range tax analysis

EXECUTIVE COMPENSATION

- Company Stock Analysis (Stock Options, Restricted Stock, ESPP, Stock owned in 401(k))
- Deferred Compensation Analysis
- Tax planning specific to company stock and executive benefits received

INVESTMENT PORTFOLIO ANALYSIS

- Recommended Asset Allocation
- Comparison of current to recommended asset allocation
- Investment Diversification Analysis
- Retirement Account Investment Allocation Recommendation
- Investment Tax efficiency analysis
- Investment account consolidation analysis

INSURANCE REVIEW

- Life
- Annuity
- Disability
- Medical
- Property & Casualty (Auto, Home, Renter's, Umbrella Liability)
- Long Term Care
- Analyze current coverage and provide recommended coverage to protect you

ESTATE PLANNING ANALYSIS

- Beneficiary Designation Review
- Review of Existing Documents
- Recommendation for Documents Needed
- Estate Tax Analysis

ONE TIME FEE OF $5,000

FINANCIAL DESIGN STUDIO
DESIGNED FOR LIFE

847-238-8050
financialdesignstudio.com
team@financialdesignstudio.com