Gold Medal Service

"The New Standard in Personalized Wealth Management'

Investment Management Services

- Develop a written investment policy statement to identify investment objectives and risk profile
- Review your investments and design personalized portfolios appropriate to your goals, timelines and and tolerance for risk
- Year round, continuous monitoring of your investments
- Quarterly meetings to review and evaluate your investment performance
- Quarterly comprehensive statements with option for monthly statements if desired
- Independent objective expert advice
- 24 hour access to current investment information as well as other important documents via a secure personal website.
- Objective review of asset allocation within your employer provided retirement plans such as 401(k)'s
- Quarterly "market watch" letter detailing our firm's research, analysis and view of the current state of the investment markets
- Annual Investment rebalancing and financial objective review

Retirement Income & Distribution Planning

- Analysis of your income needs now and in the future
- Develop a written distribution policy statement
- Develop and implement recommendations to fund your income needs and help maintain a comfortable standard of living
- Recommendations for optimizing the best distribution strategies for your employer retirement plans and IRAs
- Review of the beneficiaries; assist with establishment of Inherited IRAs to maximize IRA distribution stream for your heirs

Tax Reduction Planning

- Comprehensive review of your tax return to highlight opportunities for maximizing tax reduction strategies
- Quarterly review of your tax situation with planning to incorporate any new tax law changes
- Complementary consultation with your tax preparer
- Recommendation of tax solutions including tax advantaged investments
- Up-to-date knowledge of new tax laws that can affect your situation

Risk Management Services

- Analysis of your risk management needs, now and in the future
- Policy Review Program to provide objective assessment of current risk reductions strategies
- Quarterly review of Life, Disability, Long Term Care and Property/Casualty Insurance Policies
- Independent Insurance Needs Analysis
- Development and implementation of new risk reduction comprehensive strategies

Family Wealth Legacy & Estate Planning

- Analysis of your current estate plan and concerns
- Complementary consultation with your attorney
- Utilizing Charitable Trusts, Special Needs Trusts and gifting considerations
- Assistance in transferring assets to your Living Trust or other trusts
- Providing guidance with the appropriate and necessary steps in the event of the death of a loved one

Client Services & Communications

- Quarterly Newsletter to keep you apprised of the most current planning options
- Quarterly Reviews
- Special reports on how to reduce your taxes an other important topics
- Special Gold Medal Service Events, including client appreciation events (where you may bring up to 2 guests)