FINANCIAL ALTERNATIVES, INC. – INTEGRATED WEALTH MANAGEMENT

Goals and Objectives

- Issues of Immediate Concern
- Financial Goals
- Career Goals
- Personal and Family Goals

Current Financial Position and Debt Analysis

- Inventory All Assets
- Create and Analyze Financial Statements
- Analyze All Liabilities
- Analyze Credit History and ID Protection

Income and Spending Plan

- Analyze Cash Flow and Spending
- Strategies to Maximize Income
- Update Family Gifting and Support Plan
- Automate Savings or Withdrawals

Retirement, Education and Other Goal Planning

- Retirement Analysis and Sustainable Spending
- Education and Major Goal Funding
- Scenario Planning
- Analyze Tax Implications

Insurance and Employee Benefit Analysis

- Life Insurance
- Health Insurance
- Disability and Long-Term Care
- Home, Auto, Liability
- Business
- Employee Benefits

Income Tax Analysis

- Tax Reduction and Deferral Strategies
- Roth Conversion Strategies
- Tax Efficient Investing
- Multi-Year Tax Planning
- Coordinate with CPA

Investment Planning and Analysis

- Tax Efficient Asset Location and Allocation
- Charitable Trusts, Foundations and Donor Advised Funds
- Education Account Management
- Option, RSU, and ESPP Analysis and Management
- Strategic and Tactical Asset Allocation
- Investment Research and Selection
- Dynamic Rebalancing
- Assets Held at: Fidelity Institutional, Schwab Institutional, and Other Custodians as Needed

Estate and Charitable Planning

- Estate Planning Goals and Review
- Wealth Transfer Planning
- Charitable Giving
- Review Beneficiary Designations
- Ethical Wills
- Family Meetings

Client Action Summary

- Check List of Action Items
- Implementation Assistance and Follow Up
- Coordinate with Other Professionals
- Periodic Reminders as Needed

Ongoing Planning Meetings and Qtly Investment Updates

- Planning Meetings as Needed
- Quarterly Investment Reports

Annual Reviews

- Update Goals and Objectives
- Review Progress
- Make Adjustments as Necessary
- Continue Proactive Planning

Coordination With Outside Advisors

- Banking, Bill Paying and Bookkeeping Services
- Fiduciaries and Trust Officers
- Accounting and Tax Preparation
- Insurance Product Purchases
- Estate and Charitable Planning
- Elder Care Resources and Advisors
- Property Managers and Mortgage Brokers
- Executive Coaches and Compensation Consultants

FA | Financial Alternatives Inc
integrated wealth management

CHALLENGE

- You face a complex world of investing markets, tax laws and financial products.
- The financial industry is riddled with conflicts of interest and misaligned incentives.
- Where can you turn for independent, experienced counsel from a professional team who truly has only your interests at heart?

SOLUTION

- Since 1991, we've had a singular focus on providing integrated wealth management to successful individuals and families.
- Named multiple times by Rob Report Worth Magazine as one of the top wealth managers in the U.S.
- Named numerous times by San Diego Magazine as a Five Star Wealth Manager.
- We work solely in your best interest and do not accept commissions.
- Our team has decades of experience and expertise.

OUR CLIENT SPECIALTIES

- Executives
- Retirees
- Families of Inherited Wealth

OUR INTEGRATED WEALTH MANAGEMENT SERVICE

- Combines financial planning and investment management
- Coordinates the efforts of other related professionals
- Uses a client centered holistic approach

ONGOING PROCESS

- Quarterly investment updates
- Unlimited meetings and calls as needed
- Annual planning reviews and updates

OUR PASSION

- Many firms talk about providing integrated wealth management but very few actually do. At Financial Alternatives, Inc. it's our passion.

POTENTIAL BENEFITS

- Clarity of vision and increased motivation
- A quicker more effective path to success
- Increased ease and self awareness around money
- More effective planning and investment strategies

- Call or Visit Our Website for Additional Information

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