

# THE CORNERSTONES OF A FINANCIAL PLAN

## CASH MANAGEMENT & LIABILITIES:

- Cash Flow
- Cash Reserve/Savings
- Cash Management Options
- Debt Management
- Home Purchase/Refinance
- Upcoming Expenses



**CASH MANAGEMENT  
& LIABILITIES**

## PROTECTION:

- Disability Income Insurance
- Life Insurance
- Long-Term Care Insurance
- Health Insurance
- Employer Benefits
- Beneficiary Reviews
- Home/Auto/Umbrella



**PROTECTION**

**INVESTMENTS**



## INVESTMENTS:

- Risk Tolerance Assessment
- Employer Sponsored Retirement Plans
- Traditional IRA/Roth IRA
- Brokerage Accounts
- Education Savings Accounts
- Guaranteed Income Solutions

**TAX & ESTATE  
PLANNING STRATEGIES**



## TAX & ESTATE PLANNING STRATEGIES:

- Relationships with CPAs/Attorneys
- Tax Management Strategies
- Roth Conversions
- Wills/Trusts
- Power of Attorney
- Healthcare Directive
- Legacy Planning
- Business Continuation