

## Services Fact Sheet

The financial planning experts at Life Certain Wealth Strategies work together to provide retirees and individuals nearing retirement with in-depth, comprehensive financial advice. The firm begins with a client meeting to analyze current financial resources and define personal and financial goals. With this critical information in hand, the Life Certain Wealth Strategies team works with clients to develop and implement plans specifically tailored to meet clients' needs in the following areas:

- **Retirement Planning** – Using a consultative approach, the professionals at Life Certain Wealth Strategies talk with clients to fully understand their lifestyle choices and expectations regarding health care, housing, income and related issues. They then work with clients to develop a plan that ensures financial independence throughout their retirement years.
- **Investment Planning** – The ever-increasing number of investment opportunities is overwhelming to many people. Whether investing to take care of family or provide personal freedom, the professionals at Life Certain Wealth Strategies understand that each client is unique. They evaluate each client's risk tolerance, and pinpoint investments that will help attain the client's goals. The plan is reviewed regularly to accommodate changes in the economic landscape and to adapt to the evolving objectives of the client.
- **Estate Planning** – Life Certain Wealth Strategies' estate plans are designed to assure the orderly transfer of assets from one generation to the next as well as to protect a certain standard of living for family members. Estate plans include tax planning, income replacement, transfer of property, and care for minor or special needs children as well as care for elderly parents.
- **Stock Option Exercise Planning** – Stock options are some of the riskiest and most complicated investments. Life Certain Wealth Strategies helps its clients decide when the time is right to exercise and sell options in order to maximize opportunities and minimize the confusion that comes from difficult, complex decisions.
- **Insurance Planning** – Life Certain Wealth Strategies helps clients review their insurance coverage, compare it to their current needs and develop a plan that will provide a solid foundation of financial security for the client and their family.
- **Portfolio Review** – Some individuals become attached to certain investments and hang on to them longer than is prudent. Others neglect to routinely review their portfolio. Life Certain Wealth Strategies provides regular, objective reviews of its clients' portfolios, pointing out areas that may benefit from a change.
- **College Savings** – Baby Boomers and retirees may be interested in contributing to the college education of a grandchild or another relative. Life Certain Wealth Strategies can help identify the best way to create or contribute to a college savings plan.
- **Collaborative Divorce Planning** – Life Certain Wealth Strategies is a leader in the emerging field of collaborative divorce planning, which offers spouses a productive, cooperative way to plan for their financial future as well as the financial future of children after a marriage is dissolved.