

LIST OF SERVICES

RETIREMENT PLANNING

- Analysis on how much to contribute to accounts each year
- Analysis of Roth vs Traditional 401(k)
- Considering backdoor and "mega" Backdoor Roth IRAs
- Coordinating income with tax sensitive items (Social Security, Medicaid)
- Defined benefit/pension claiming analysis
- Determining when clients can retire
- Retirement lifestyle goal planning guidance
- Review annual Social Security statements
- RMD planning and execution
- Social Security claiming analysis

INVESTMENT PLANNING

- Asset Allocation Analysis/Adjustments
- Asset Location Analysis/Adjustments
- Handling concentrated stock positions
- How to invest an inheritance/windfall
- Moving to lower cost investments
- Withdrawal strategies

TAX PLANNING*

- Adjusting strategies for changes in tax policy
- Charitable giving planning (DAF, Appreciation stock)
- Roth conversion analysis
- Tax bracket management
- Tax harvesting analysis

ESTATE PLANNING

- Business succession planning
- Gift planning
- Guidance on creating/reviewing Power of Attorney
- Guidance on creating/reviewing will
- Recommendation of estate planning attorneys
- Proper titling of accounts to avoid probate

INSURANCE PLANNING

- Analysis of current payment or term insurance policies
- Homeowners insurance analysis
- Medicare Analysis
- Workplace & open enrollment period benefits planning

EDUCATION PLANNING

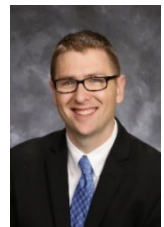
- 529 Compensation Analysis
- Funding strategy with 529, UTMA, taxable accounts, and/or Roth IRA

CASH FLOW MANAGEMENT

- Alignment of spending with values and goals
- Allocating and bucketing cash by goal
- Optimize returns on cash holdings
- Emergency Fund Planning

ESTATE PLANNING

- Business succession planning
- Gift planning
- Guidance on creating/reviewing Power of Attorney
- Guidance on creating/reviewing will
- Recommendation of estate planning attorneys
- Proper titling of accounts to avoid probate



SETH KNUDSEN, CFP®

*Raymond James and its advisors do not offer tax or legal advice. You should discuss any tax or legal matters with the appropriate professional. Tax-loss harvesting involves certain risks, including, among others, the risk that the new investment could have higher costs than the original investment and could introduce portfolio tracking error into your accounts. There may also be unintended tax implications. Prospective investors should consult with their tax or legal advisor prior to engaging in any tax-loss harvesting strategy.

394 Wards Corner Rd #150, Loveland, OH 4510. (513) 248-1900

Securities offered through Raymond James Financial Services, Inc., member FINRA/SIPC. Investment advisory services are offered through Raymond James Financial Services Advisors, Inc. Knudsen Wealth Planning is not a registered broker/dealer and is independent of Raymond James Financial Services.