

# Zientara Team Services

## FINANCIAL PLANNING

- *Topics For Review* is a listing of some ongoing topics for discussion.
- Review your needs, wants, wishes, and what you have done so far.
- *Inventory* is an attempt to list your assets, key contacts, paperwork, etc
- Prioritize your financial goals.
- Determine realistic goals.
- Review alternatives that could help meet your goals.
- Prepare a financial plan
- Review ways to claim Social Security benefits.
- Review life insurance and long term care policies to protect you and your family.
- Discuss setting up a company retirement plan.
- Work with your attorney to prepare an estate plan.
- Discuss will, living will, trust, power of attorney, advance medical directives, etc
- Discuss your heirs' financial situation and 529 college savings plans.
- Assist you in calculating your IRA Required Minimum Distribution (RMD).
- Discuss funeral, cremation, burial preparations, and Reef Balls
- End-of-year tax planning with your tax advisor
- Discuss health care in retirement.
- Monthly email of Zientara Newsletter and published articles for you and your heirs
- Review your property and casualty (P&C) insurance coverage to help in wealth protection
- Review Medicare, supplemental, dental, etc plans
- Securities based line of credit
- Review stay-at-home vs the many versions of adult day care and retirement centers

## PERSON-TO-PERSON

- Discuss your current and proposed changes in your life and family situation.
- Keep in touch with you via email, SKYPE, GoToMeeting, US Mail, etc
- Help explain financial terms, such as beta, P/E ratio, and dividend yield for your continuing education.
- Provide referrals to other professionals, such as accountants, attorneys, Doctors, air conditioning repairmen, etc
- Share the experience of nameless folks who have faced circumstances similar to yours.
- Involve future generations so they may become educated about financial matters
- Do the paperwork to transfer assets and adjust beneficiary designations where needed
- Identify your savings shortfalls or excesses.
- Develop and monitor a strategy for debt reduction.
- Be a sounding board for ideas you are considering.

## TAXES

- Work with your tax advisor to discuss taxes
- Reposition investments to take full advantage of tax law provisions.
- Research your cost basis and do date of death valuations.

## INVESTMENT SERVICES

- Balance return and risk
- Review investments and your income needs.
- Determine your investment strategy.
- Discuss professional money management
- Diversify holdings
- Flexible cash flow from your account
- Coordinate financial and estate planning with your investment strategy.
- Review investments in your IRAs, 401(k), 403(b), or other retirement plans.