

## *Personal CFO Program*

# LIST OF SERVICES

Trott Brook Financial is dedicated to providing you and your family personalized advice tailored to your needs and goals. The Personal CFO Program will deliver initial and ongoing CFO services using collaborative web-based technology combined with the access and personal touch of our CERTIFIED FINANCIAL PLANNERS™.

### PREPARATION AND IMPLEMENTATION OF YOUR FINANCIAL PLAN

- Establish and define your goals and objectives
- Construct a personal wealth management website and organize your financial data
  - Aggregate your financial accounts to provide automatic daily updates to your assets and liabilities
  - Scan and upload financial documents to a secure online vault.
- Create a customized financial plan and action items list presented to help pursue financial goals
- You'll maintain access to Trott Brook's Certified Financial Planners™, Chief Investment Officer, and staff for ongoing advice and service throughout the year

### ESTATE PLANNING

- Review of wills and trusts by an experienced attorney to ensure they meet your wishes and work within current law
- Provide estate planning recommendations to help minimize any potential estate taxes and strive to optimize distribution of assets
- Review your beneficiary designations for your retirement plans and insurance policies
- Adding transfer on death (TOD) or transfer on death deeds (TODD) to non-qualified accounts and real estate



## ASSET MANAGEMENT

- Review and advise on overall asset allocation
- Provide investment advice across all retirement and non-retirement assets
- Provide 401(k) strategy and allocation advice
- Consolidate and simplify accounts when appropriate

## INSURANCE

- Life and disability insurance review of existing coverage and analyze need
- Long term care insurance analysis for the client and/or parents

## RETIREMENT/CASH FLOW MANAGEMENT

- Goal Modeling — "What if" scenarios such as retirement earlier, a major purchase, or sale of a business
- Cash flow and budgeting
- Mortgage and overall debt analysis

## GROUP BENEFIT PLANNING

- Coordinate all qualified and non-qualified retirement plans with personal financial plan. Bonus, employee stock option, restricted stock units and other compensation programs similarly coordinated.
- Analyze all corporate health insurance programs to enhance benefits
- Review of all Group Benefits, including group life, disability, 401(k) and deferred compensation programs
- For Business Owners: Review Buy/Sell Agreements, business continuation and succession plans

## COLLEGE EDUCATION PLANNING

- Calculate education funding needs for children or grandchildren
- Evaluate funding strategies
- Review appropriate savings vehicles

## ALERTS AND ALARMS

- Monitor insurance premium due dates
- Expiration dates for family documents such as passports and drivers' licenses
- Vesting and expiration dates of restricted stock units and employee stock options

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Assets allocation does not ensure a profit or protect against a loss.

This information is not intended to be a substitute for specific individualized tax or legal advice. We suggest that you discuss your specific situation with a qualified tax or legal advisor.

Securities and advisory services offered through LPL Financial, member FINRA/SIPC.

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