

# Would you like to be MORE CONFIDENT IN YOUR FINANCIAL LIFE?

Sequoia Financial Strategies offers a variety of services to help you plan for your financial goals. Schedule a no-obligation consultation to discuss which option works best for you.

## ONE-TIME PLANNING SERVICES

- The Basics-Financial documents preparation (statement of financial position, cash flow, and insurance inventory)
- Financial Goals Plan - (Includes executive summary and recommendations in all six areas of financial planning)
- Income Planning & Employee Benefits
  - TPAF Options Analysis
  - Social Security Maximization
  - Pension Maximization
  - How to draw on investments for your lifetime (turn into a paycheck); Withdrawal hierarchy; Tax efficiency
  - Required Minimum Distributions (RMD) Strategies
  - Are you in the confidence zone?
- Insurance and Risk Management
  - Health Insurance Review
  - Life, disability, and other insurances review (needs analysis and review of existing policies)
  - Property and Casualty Review (home, auto, umbrella)\*
  - Risk Management (Liability) Analysis
  - What are you afraid of? (Analysis)
- Tax Planning
- Estate Planning
- Investing
  - Roth Conversions, 403b, 457, IRA.
  - Investment Risk Score and Test
  - Asset Allocation Plan

### INVEST

From 1.33% annual advisory fee on account balance\*\*

### CONSULT

Consultation with Financial Professional

**\$600**

### PLAN

Comprehensive Financial Planning

**\$3000**

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## ONGOING SERVICES

- Accounts Invested in Fee-based Account \*\*  
account with access to no load and index funds (no commissions)
- Check In
- Annual Investing or Financial Plan Review
- Ongoing Financial Advice
- Annual Performance Report and Year In Review

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\*Additional third-party professional fees may apply  
\*\*Advisor directed, non-discretionary account.

Comprehensive Planning is Complimentary with 250k invested.

*Start Planning Today*  
**CALL (973) 316-6058**

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