FIAT
WEALTH MANAGEMENT

Winter

- **Goals & Cash Flow**
  - Discussion Topics:
    - Long Term Dreams
    - Goal Tracking
    - Cash Flow
    - Education Savings
    - Cash Reserves
    - Debt Management
  - Quarterly:
    - Capital Markets Review
    - Rebalance Investment Accounts
  - Benefits:
    - Budget Resources
    - Save Extra Funds
    - Keep Track Of Extra Funds

Spring

- **Tax Planning Strategies**
  - Discussion Topics:
    - Preparer Worksheet
    - Tax Strategies
    - Tax Deductible Expenses
    - Minimize Tax Burden
    - Adjust For Coming Year
  - Quarterly:
    - Capital Markets Review
    - Rebalance Investment Accounts
  - Benefits:
    - Help Reduce Tax Burden
    - Structure Accts To Help Maximize Tax Benefits
    - Increase Cash Flow Opportunities Throughout Year

Summer

- **Investments**
  - Discussion Topics:
    - Investment Strategy Review
    - Model Portfolios
    - Acct And Asset Review
    - 401(k) / 403(b) Strategies
  - Quarterly:
    - Capital Markets Review
    - Rebalance Investment Accounts
  - Benefits:
    - Help Reduce Market Volatility
    - Stay Abreast of Market Conditions

Fall

- **Benefits & Estate Planning Strategies**
  - Discussion Topics:
    - Beneficiary Review
    - Review Estate Documents
    - Insurance Review
    - Employee Benefits Review
    - ESPP / Stock Options
  - Quarterly:
    - Capital Markets Review
    - Rebalance Investment Accounts
  - Benefits:
    - Help Reduce Conflict During Estate Transfer
    - Help Avoid Depletion Of Estate
    - Give More To Church And Charities
    - Help Protect Family And Self From The Unexpected

➢ *eMoney™ is included exclusively with Seasonal Planning*

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Seasonal Financial Planning