YOUR FINANCIAL FUTURE

LIVE OAK WEALTH MANAGEMENT

Investment Planning & Management

- Review of portfolio
- Asset Allocation
- Time Horizon
- Investment Policy Statement
- Stock Concentration
- Review Investments held outside of the firm
- Tax Loss Harvesting
- Review of Cost Basis
- Health Savings Accounts

Estate Planning & Charitable Giving

- Wills & Trusts
- Power of Attorney
- Living Will
- Health Care Proxy
- Irrevocable Life Insurance Trusts
- Estate Taxes
- Charitable Giving & Trusts

Retirement Income Planning

- Goal Setting
- Social Security Planning
- IRA & Roth IRA contributions and conversions
- Employer Sponsored Plans and 401(k)'s
- Annuities & Pension Analysis
- RMD's and withdrawal strategies
- Self-Employed Retirement Plans

Risk Management & Insurance

- Review of Existing Policies
- Life Insurance Needs
- Long Term Care Insurance
- Disability Insurance
- Health Insurance
- Homeowner's/Renter's Insurance
- Liability Coverage
- Health Savings Accounts

Cash Flow & Budget

- Income Sources
- Expenses & Budgeting
- Debt Management
- One-Time Expenses
- Planned Large Expenses
- Emergency Funding
- Mortgage Review
- Lines of Credit

College Planning

- Education Planning
- 529 College Savings Plan
- Roth IRA's for Children
- UGMA/UTMA

401(k)/403(b) Accounts

- Complete plan review
- Review Deferral Rate & Matching
- Active Management of 401(k)/403(b) account
- Complete new risk tolerance questionnaire
- Review insurance coverage through employer
- Quarterly investment recommendations
- Annual meeting/web meeting