

50

ways a Professional Financial Advisor adds value to you



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Lifetime Planning

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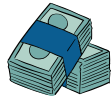
Lifetime Planning

FINANCIAL PLANNING



- 1) Cares more about you and your money than anyone who doesn't share your last name.
- 2) Guides you to think about areas of your financial life you may not have considered.
- 3) Formalizes your goals and puts them in writing.
- 4) Helps you prioritize your financial opportunities.
- 5) Helps you determine realistic goals.
- 6) Studies possible alternatives that could meet your goals.
- 7) Prepares a financial plan and/or an investment policy statement for you.
- 8) Suggests creative alternatives that you may not have considered including the best way to claim Social Security.
- 9) Reviews and recommends life insurance policies to protect your family.
- 10) Assists you in setting up a company retirement plan.
- 11) Assists in preparing an estate plan for you.
- 12) Reviews your children's custodial accounts and 529 plans.
- 13) Helps you determine your IRA Required Minimum Distribution.
- 14) Provides reminders about key financial planning data.
- 15) Checks with you before the end of the year to identify any last minute financial planning needs.
- 16) Guides you on ways to fund health care in retirement.

INVESTMENTS



- 17) Prepares an asset allocation for you so you can achieve the best rate of return for a given level of risk tolerance.
- 18) Stays up to date on changes in the investment world.
- 19) Monitors your investments.
- 20) Reviews your investments in your company 401(k) or 403(b) plans.
- 21) Reviews your existing IRAs.
- 22) Helps convert your investments to lifetime income.
- 23) Refers you to banking establishments for loan and trust alternatives.
- 24) Suggests alternatives to increase your income during retirement.
- 25) Records and researches your cost basis on securities.
- 26) Provides you with unbiased investment research.
- 27) Provides you with personal investment analysis.
- 28) Determines the risk level of your existing portfolio.
- 29) Helps you consolidate and simplify your investments.
- 30) Can provide you with technical, fundamental, and quantitative investment analysis.
- 31) Provides introductions to money managers.
- 32) Shows you how to access your statements and other information online.

TAXES



- 33) Suggests alternatives to lower your taxes during retirement.
- 34) Reviews your tax returns with an eye to possible savings in the future.
- 35) Stays up to date on tax law changes.
- 36) Helps you reduce your taxes.
- 37) Repositions investments to take full advantage of tax law provisions.
- 38) Works with your tax and legal advisors to help you meet your financial goals.

PERSON-TO-PERSON



- 39) Monitors changes in your life and family situation.
- 40) Proactively keeps in touch with you.
- 41.) Serves as a human glossary of financial terms such as beta, P/E ratio, and Sharpe ratio.
- 42) Provides referrals to other professionals, such as accountants and attorneys.
- 43) Shares the experience of dozens or hundreds of his clients who have faced circumstances similar to yours.
- 44) Helps with the continuity of your family's financial plan through generations.
- 45) Facilitates the transfer of investments from individual names to trust, or from an owner through to beneficiaries.
- 46) Keeps you on track.
- 47) Identifies your savings shortfalls.
- 48) Develops and monitors a strategy for debt reduction.
- 49) Is a wise sounding board for ideas you are considering.
- 50) Is honest with you.

WANT TO LEARN MORE?

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Eric is a registered representative with and offers securities through LPL Financial, Member FINRA/SIPC Investment Advice through Cornerstone Wealth Management, LLC.



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