

The 7 pillars of financial planning + common service requests

INCOME

Retirement Income

- Retirement income plan + Social Security timing.
- Distribution strategy (RMDs, Roth withdrawals, tax-aware income).
- Pension elections + survivor planning (as applicable).

GROWTH

Investments

- Investment policy + risk alignment (IPS / guardrails).
- Portfolio construction & monitoring (as applicable).
- Account and beneficiary alignment across custodians.

TAX

Tax Strategy

- Year-round tax planning coordination with CPA.
- Roth conversion analysis and tax-bracket management.
- Charitable strategies (QCD / DAF) when relevant.

ESTATE

Legacy Planning

- Estate document inventory and gap review.
- Beneficiary audit + coordination with attorney.
- Trust/legacy implementation coordination (scope-dependent).

RISK

Insurance & Risk

- Coverage map (life, DI, LTC, P&C/umbrella) and gap review.
- Policy reviews and carrier comparisons (as applicable).
- Claims and beneficiary support when needed.

HEALTH

Healthcare Planning

- Medicare decisions and open enrollment support.
- ACA / employer benefits review and cost comparisons.
- HSA strategy and long-term care planning alignment.

CFO

Household CFO

- Cash flow and spending guardrails; emergency/liquidity planning.
- Bill-pay oversight controls and fraud prevention workflows.
- Decision log tracking across entities, trusts, and accounts.

HOW WE WORK

Planning-first. Coordination with specialists.

Additional capabilities

- Education funding strategy (when relevant).
- Cyber + fraud controls (household safeguards).
- Business owner & executive planning coordination.
- Aging parent / caregiver planning support.
- Philanthropy / DAFplanningsupport.