

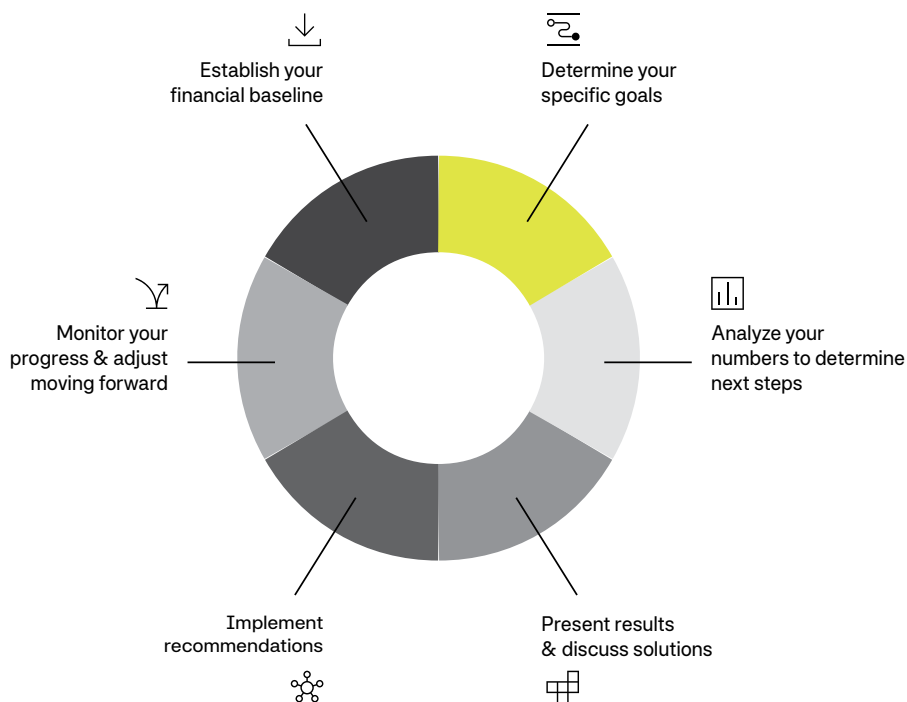
## Make the most of your money for a better tomorrow.

Financial planning is a critical component to ensuring that you create the best future for you. Regardless of what stage of life you are in—whether you're getting married, starting a college fund for your children or retiring, you are likely to have important financial goals. Financial planning, much like anything else that's vital to your future, should begin as soon as possible.

A comprehensive financial plan can arm you with the tools to keep you on course to living the life you've always imagined.



## The planning process



**Our wealth management team can help you with:**

## Investment consulting

- Written investment plans
- Manager and investment selection
- and monitoring
- Asset allocation and rebalancing
- Alternative investments
- Fixed income ladders
- Asset location planning
- Reporting
- Consolidation
- Institutional asset management
- Cost-effective implementation
- Portfolio reviews and second opinions

## Financial services

- Cashiering
- Banking
- Portfolio lines-of-credit
- Pledged asset lending
- Cash management
- Administrative Trust Services

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## Advanced planning

- Retirement planning and
- Monte Carlo analysis
- Personal budgeting and cash flow planning
- Debt management
- Education planning
- Income tax minimization, planning,
- and compliance
- Spend-down strategies
- Social security planning and analysis
- Medicare consulting
- IRA planning
- Wealth transfer and estate planning
- Charitable planning, including donor-advised funds

For more information  
about our services, visit  
[www.sikich.com](http://www.sikich.com).

## Wealth protection

- Risk management, including life, disability, and longterm care
- Insurance needs analysis
- Retirement income solutions
- Asset protection planning

## Retirement plan solutions

- Fiduciary consulting
- Investment selection
- Participant and plan sponsor support
- Retirement plans for businesses,
- including 401(k), SEPIRAs, Simple IRAs,
- and Cash Balance plans

## Coaching

- Education
- Adherence to plan and goals
- Setting realistic expectations
- Managing emotions and stress
- Providing objective feedback
- Life and business transitions

## Continuity

- Spousal involvement
- Children engagement
- Multi-generational planning
- Legacy planning
- Philanthropy strategies