



team hewins

# an integrated approach to financial planning



## your life, money, and priorities

### USING THE SMART LIFE PLANNING PROCESS

Whether you're planning for retirement, going through a divorce, or facing any other major financial decision, our proprietary financial planning process is tailored to your specific needs. We'll help you consider the big picture and all of the details that impact your finances.



#### CASH FLOW

- Spending Plan
- Cash Reserve
- Distribution Planning
- Pension Payment Options
- Social Security Optimization



#### TAX PLANNING

- Tax Return Review
- Changes in Tax Laws
- Retirement Plan Funding
- Tax-Efficient Investing
- Maximize Deductions
- Equity Compensation



#### INVESTMENTS

- Investments for Your Specific Goals
- Contribution Strategy
- Asset Allocation & Fund Selection
- Rebalancing & Tax Loss Harvesting
- Performance Reporting
- Investment Education



#### INSURANCE PLANNING

- Review Employee Benefits
- Review Current Coverage
- Life Insurance
- Disability Insurance
- Long-Term Care Plans
- Medicare



#### ESTATE PLAN REVIEW

- Document Review
- Beneficiary Designations
- Charitable Gifting Strategy
- Gifting to Children
- Legacy Planning

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