

FINANCIAL PLANNING SERVICES

Investment Planning

- Review of Portfolio
- Asset Allocation
- Determine Time Horizon
- Withdrawal Strategies
- Monitor Investments Held Outside of the Firm
- Portfolio Expense & Investment Risk Assessment

Income Tax Planning

- Tax Mitigation Strategies
- Tax Loss Harvesting
- Review of Cost Basis
- Leverage Capital Gains
- Roth IRA Conversion Strategies
- Health Savings & Flexible Spending Accounts
- Charitable Giving Strategies

Retirement Planning

- Goal Setting
- Social Security Optimization
- IRA/Roth IRA Contributions
- Employer Sponsored Plans 401(k)s, 403(b)s, 457s
- Pension Optimization - CalSTRS, CalPERS, etc.
- Self-Employed Retirement Plans
- Required Minimum Distributions & Withdrawal Strategies
- Evaluate Portfolio Sustainability

Estate Planning & Charitable Giving

- Estate Planning Attorney Referrals
- Facilitate Communication with Estate Planning Attorney
- Estate Taxes
- Charitable Trusts
- Family Legacy Planning/ Meeting

RISK MANAGEMENT & INSURANCE

- Review of Existing Insurance & Annuity Policies
- Evaluate Life Insurance Needs
- Evaluate Long Term Care & Disability Insurance Needs
- Evaluate Medicare/ Supplemental Health Insurance Needs

CASH FLOW, DEBT & BUDGET

- Evaluate Income & Expenses
- Creation of Budget & Ongoing Monitoring
- Emergency Funding
- Debt Management
- Planned Large Expenses
- Mortgage Review
- Review Lines of Credit/ Financing Needs

ASSISTANCE TO LOVED ONES

- Gifting
- Education Planning
- College Savings & 529 Plans
- Caring for Elderly
- Roth IRAs for Children
- UGMA/UTMA accounts

CONCIERGE SERVICES

- Collaboration with Attorneys & Accountants
- Client Communication Customized to Your Needs
- Secure, Online Document Storage
- Specialized Services for Transitions: Loss of Job, Divorce or Loss of A Spouse
- Guidance in Event of Identity Theft

PORTFOLIO
ADVISORS INC.



Our Mission: Enriching Lives Through Transformative Action