



WEALTH MANAGEMENT
PRINCIPLESSM

8 Wealth Management PrinciplesSM Definitions

Investment Management – This simply means your stocks, bonds, mutual funds, and CDs - anything other than your retirement funds.

Cash Flow & Debt Management – This is how much income you have coming in compared to how much outstanding debt you have.

Family Risk Management – This is insurance planning, including life insurance, LTC, and disability.

Retirement Planning – This means having a clear picture of what your retirement will look like (where you live, what you will be doing) and if you will have enough to make it.

Education Planning – This is making plans to fund your children's education.

Legacy Planning – This is making sure that your wishes are carried out at the time of your death (also known as Estate Planning).

Business Planning – This is making plans for any business you own or are thinking about starting, including retirement plans, business insurance, and other items.

Tax Planning – We'll help you make the best tax-based decisions by helping you understand how taxes will impact your financial well-being. Dean is an IRS-trained, enrolled agent, it's nice to know a tax expert is taking a look at your portfolio.