

RETIREMENT PLANNING

TAX PLANNING

ESTATE PLANNING

INSURANCE PLANNING

INVESTMENT PLANNING

COLLEGE PLANNING

VISION



FINANCIAL CONCEPTS

a Registered Investment Adviser

“Helping You to Accomplish Your Retirement, Tax, and Estate Planning Goals”

Investment Advisory Services and tax services offered through Vision Financial Concepts a Registered Investment Adviser. Certain insurance products offered through Judson D. Mallard as a licensed independent agent. 855 Sunset Dr., Suite 7, Athens, GA 30606, 706-613-2474

RETIREMENT PLANNING

Accumulation

- Assist you to determine realistic retirement goals. What will you need? When will you need it? How will you account for inflation, taxes, and the growth of your portfolio? Will your retirement plans provide enough? We will help provide answers to these questions.
- Retirement analysis to determine if you have a shortfall or a surplus and the effects on your retirement and estate plans.
- Review of your current retirement plans and investments including pensions, profit sharing, 401(k), 403(b) etc..
- Retirement projection to determine contributions needed to meet your goal.
- Recommendation of retirement plans and or investments to meet your retirement goals.
- Pension Maximization and insurance proposal when appropriate.

Distribution

- Retirement analysis to determine if you have a shortfall or a surplus and the effects on your retirement and estate plans.
- Review of retirement plan distribution options to determine sound income and tax options for your situation. Includes review of annuity options, rollover, tax averaging, and NUA (Net Unrealized Appreciation).
- Review beneficiary designations to determine sound tax and wealth transfer strategies.
- IRA conversion analysis. Should you convert your IRA to a ROTH?
- Set up of beneficiary/Inherited IRA accounts and assist with IRA succession planning.
- Calculation of Required Minimum Distributions from retirement plans.
- Income in respect of decedent analysis and calculation.
- Retirement plan Pension Maximization and insurance analysis.

TAX PLANNING

- Review of tax returns for preparation errors and tax reduction opportunities.
- Cost basis calculations.
- Analysis for Gain and Loss harvesting.
- Review investments for tax efficiency based on your individual situation.
- Recommend tax reduction strategies, retirement plans, tax favored and tax-free investment alternatives.
- Review your eligibility to benefit from various tax advantaged investments.
- Estate tax projection and reduction strategies.

ESTATE PLANNING

- Assist you to determine your estate value and project future estate values.
- Work with you to get a clear view of your estate goals such as heir designations or exclusions, control issues, who will make management decisions regarding the estate, timing of transfers, protection of spouse and children's shares, and generational planning.
- Analysis and recommendations for potentially increasing wealth transfers and reducing the effects of income and estate taxes.
- Coordinate property ownership and designation of beneficiaries to correctly distribute property according to your desired estate plan.
- Review gifting goals and possible gift tax liabilities.
- Insurance review to determine appropriate policy type and ownership for estate transfer purposes.
- Educate you on the need for wills, various trusts, and other estate planning tools.
- Work with you and your attorneys to acquire the appropriate legal documents to control, manage, and distribute your estate in accordance with your wishes and estate strategies you wish to implement.

INSURANCE PLANNING

- Assist you to identify liability gaps and appropriate coverages to reduce or eliminate those gaps.
- Insurance needs analysis and projections.
- Policy Review.
- Recommendation and quotes for appropriate types of insurance and coverage amounts for life, health, disability, and Long-Term Care coverage.
- Recommendation of insurance strategies such as income replacement, estate/wealth transfer, retirement plan transfer, supplemental retirement, education planning, pension maximization, deferred compensation, and various business insurance strategies.
- Policy rescue planning.

INVESTMENT PLANNING

- **Determine investment purpose and your risk tolerance.**
- **Analyze current investment performance.**
- **Analyze current asset allocation and recommend an appropriate asset allocation strategy based on your investment policies, goals, and risk tolerance.**
- **Identify and review appropriate investment alternatives and management for implementation. We offer a full range of investment management services through qualified custodians and third-party investment managers.**
- **Coordinate your current investments with your tax planning strategies and review your ability to benefit from various tax advantaged investments.**
- **Periodically monitor your portfolio for needed changes.**

COLLEGE PLANNING

- Assist you to determine college costs and needs.
- Prepare college cost projections and determine the needed level of funding to meet the goal.
- Review and recommendation of appropriate college funding options and investments based on your individual situation.
- Review of asset positioning to optimize the availability of financial aid.