Your WealthWatch℠ Life Stage Mapping forms the basis of our financial planning process. We identify where you are today and the stages you will probably experience on the path to achieving your overall financial goals and objectives. While these stages are similar for most of us, they need to be modified for your specific personal and family needs -- like risk tolerance, time horizons, changing family dynamics, career considerations, and more.

*Wealth*WATCH℠

Life Stage Mapping

Foundation Builders

- Families to support and protect
- Careers to establish, college nest eggs to build
- Budgets to plan, goals to set
- Investment decisions to explore
- Time-pressed schedules to juggle

Services We Offer:

- Investment counseling
- Development of a retirement plan
- Insurance and income protection
- Cash flow management
- Education planning and funding
- Legal document creation and coordination

Asset Accumulators

- Paying for ever-rising college costs
- Increasing investment awareness
- Accumulating a nest egg for later
- Vacation home ownership
- Debt management

Services We Offer:

- Tax deferred planning
- Asset leveraging
- Long-term wealth planning
- Money management
- Family financial aid/benefits capture

Empty Nesters

- Reducing current taxes
- Accelerate retirement savings
- Changes to asset allocations
- Aging parent obligations
- Concerns about health/quality of life
- Increased desire to give back

Services We Offer:

- Pre-retirement planning
- Income maximization
- Risk profiling
- Long-term care protection
- Tax reduction planning
- Asset conservation

New Retirees

- Accept positives and negatives of aging
- Increased travel, new interests and hobbies
- Joy of grandchildren
- Awareness and need for multi-generational planning
- Working on charitable inclinations

Services We Offer:

- Evaluate retirement income, planning
- Risk management, adjustments
- Wealth preservation
- Income tax efficiencies

Golden Years

- Maintaining quality of life
- Having an adequate income stream
- Leaving something for the kids and grandchildren
- Minimizing tax exposure for heirs and charitable causes
- Preparing personal care arrangements
- Updating legal documents

Services We Offer:

- Estate consolidation and simplification
- Wealth transfer
- Legacy planning and coordination
- Income and estate tax minimization
- Personal income protection