Acclaro Personal CFO - List of Services

Preparation and Implementation of Your Financial Plan

- **Fact Finder** session to gather information and formulate your **Life Plan**– the foundation, values and motivations driving your family's financial personality.
- **Customized Financial Plan** presented to help establish and reach your financial goals.
- **Action Items List** created to map out the steps needed to execute the Plan.

Estate Planning

- Sophisticated estate planning recommendations to minimize your potential estate tax exposure(through coordination with your estate planning attorney or CPA.
- Real estate and business assets held in LLCs for liability protection, probate avoidance.
- Review your beneficiary designations for your retirement plans and insurance policies.

Retirement/Cash Flow Management

- Goal Modeling – "What if" scenarios, e.g., effects of earlier retirement, a major purchase, etc.
- Cash Flow and Budgeting.
- Monte Carlo simulation modeling to provide "best/worst" projections.
- Mortgage and overall debt analysis.

Asset Management

- Review and recommendations on overall asset allocation.
- Specific retirement investment recommendations and an investment review across all taxable vs. qualified accounts for tax-efficient strategies.
- Provide 401(k) strategy and allocation recommendations

Risk Management

- Life, Disability Income: review existing coverage and analyze need.
- Long Term Care Insurance analysis for the client and/or parents.

Gifting and College Education Planning

- 529 Accounts and College Financing Strategies
- Charitable Gifting Planning.

Corporate/Group Benefits Planning

- Corporate Executives
  - Coordinate all qualified and non-qualified retirement plans and allocations with overall personal financial plan.
  - Integrate available carve-out benefit strategies and programs into overall risk management/insurance profile.
  - Analyze all corporate health insurance programs to maximize benefits.

- Business Owners
  - Review of all Group Benefits, including Group Health, Life, Disability, 401(k), Deferred Compensation
  - Buy/Sell Agreements to support business continuation plans.
  - Succession planning