# Compare our list of *Gold Medal Services* to the services you receive today.

| Your Current Firm | SFP | Serving as the Single Point of Contact for ALL of your Financial Needs |
|---|---|---|
| ☐ | ☑ | Coordinate all of your assets and professional advisors |
| ☐ | ☑ | Monthly Newsletters |
| ☐ | ☑ | Frequent meetings to review your progress, evaluate your investment performance, update your financial objectives, and if necessary, reallocate your portfolio |
| ☐ | ☑ | Quarterly Statements |
| ☐ | ☑ | Independent advice and coaching necessary to avoid investing mistakes |
| ☐ | ☑ | Recommendations regarding allocations within your employer provided retirement plans such as 401(k)s |
| ☐ | ☑ | Aggregation of all your accounts to simplify and reduce paperwork |

## Tax Reduction Planning

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|---|---|---|
| ☐ | ☑ | Comprehensive reviews of your tax return to identify tax savings |
| ☐ | ☑ | Quarterly review of your tax strategies in coordination with your life goals |
| ☐ | ☑ | Annual consultation with your tax preparer |
| ☐ | ☑ | Recommendations of tax solutions including tax advantaged investments |
| ☐ | ☑ | Advanced tax reduction strategies including charitable giving and estate planning |

## Retirement Income & Distribution Planning

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|---|---|---|
| ☐ | ☑ | Creating portfolios with the goal of exceeding the rising cost of living in retirement |
| ☐ | ☑ | Structuring account distributions for maximum tax efficiency |
| ☐ | ☑ | Continual development and implementation of recommendations to fund your income needs and help maintain a comfortable standard of living |
| ☐ | ☑ | Coordinating all investments, income sources and tax considerations to create the ideal retirement income |
| ☐ | ☑ | Strategic IRA Distributions and management of Required Minimum Distributions |
| ☐ | ☑ | Review the possibilities of converting to a Roth IRA |

## Family Wealth Planning

| | | |
|---|---|---|
| ☐ | ☑ | Analysis of your current estate plan and concerns |
| ☐ | ☑ | Consultation with your attorney |
| ☐ | ☑ | Coordinating your estate plan with your other financial goals |
| ☐ | ☑ | Providing guidance with the appropriate and necessary steps in the event of the death of a loved one |
| ☐ | ☑ | Review of beneficiary designations and asset titling |
| ☐ | ☑ | Conduct family meetings to ensure all family members are aware of the strategies being used |

## Risk Management

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|---|---|---|
| ☐ | ☑ | Long-Term Care – Nursing Home |
| ☐ | ☑ | Bear Markets – Running out of money in retirement |
| ☐ | ☑ | Untimely Death |
| ☐ | ☑ | Personal Liability |

STERLING
FINANCIAL PARTNERS
*Where Planning is Everything.*