

PLANNING PROCESSES



ACHIEVING RETIREMENT CLARITY™

The ARC Process™ is a goals based planning process designed to aid individuals through the asset accumulation phase of their lives. The analysis includes emergency, education & retirement savings, as well as survivorship needs.



RETIREMENT INCOME SURVIVAL KIT™

The RISK Process™ is designed to assist an individual's transition into retirement by focusing on the key risks encountered in the income distribution phase of their lives. The analysis includes an income assessment, as well as social security, long term care, and legacy planning.



COMPREHENSIVE ANNUITY REVIEW & EVALUATION SERVICE™

The CARES Process™ is designed to educate annuity contract holders on the features of their current product compared to what is available in the marketplace today and to evaluate whether or not the annuity they own continues to meet their needs.



LIFE ASSURANCE 360™

Life Assurance 360™ is a goals-based process for designing, implementing, and managing life insurance. The process educates individuals about the trade-offs of life insurance throughout the case design process, provides private underwriting services, and creates a plan for ongoing management.



THE OPTIMIZED PORTFOLIO SYSTEM®

TOPS® is one of the longest running ETF-based asset management solutions in the country. Designed on the tenets of Modern Portfolio Theory, the system combines managed asset allocation, low costs, tax efficiency, transparency, and professional investment management.
