WOOD
ASSET MANAGEMENT OF
RAYMOND JAMES®

# Client Needs

## Investment Management

- Review of Portfolio
- Asset Allocation
- Time Horizon
- Withdrawal Strategies
- Investment Policy Statement
- Stock Concentration
- Review Investments Held Outside of the Firm
- Performance Management

## Estate Planning and Charitable Giving

- Wills
- Power of Attorney
- Living Will
- Trusts
- Charitable Giving and Trusts
- Donor Advised Funds
- Irrevocable Life Insurance Trusts
- Estate Taxes
- Guardians for Minor Children

## Retirement Planning

- Retirement Goal Setting
- Social Security and Medicare
- Business Planning
- IRA Contributions and Conversions
- Employer-Sponsored Plans and 401(k)'s
- Annuities and Pensions
- RMD's and Withdrawal Strategies
- Self-Employed Retirement Plans

## Risk Management and Insurance

- Review of Existing Policies
- Life Insurance Needs
- Long Term Care Insurance
- Disability Insurance
- Asset Protection Strategies

## Cash Flow and Budget

- Income Sources
- Expenses and Budgeting
- Planned Large Expenses
- Emergency Funding
- Dollar Cost Averaging
- Mortgage Review
- Lines of Credit

## Helping Your Family

- Gifting
- Education Planning
- nnnnnnr Elderly
- 529 College Savings Plans
- UGMA/UTMA

## Income Tax Planning

- Review of Cost-Basis
- Review Realized Gains
- Carry Forward Losses
- Tax Loss Harvesting
- Deductions and Credits
- Potential Roth Conversions

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