WOOD
ASSET MANAGEMENT OF
RAYMOND JAMES®

We do much more than manage investments.

INVESTMENT MANAGEMENT

- Portfolio Review
- Risk Assessment
- Asset Allocation
- Time Horizon
- Withdrawal Strategies
- Investment Policy Statement
- Stock Concentration
- Review Investments Held Outside of Wood Asset Management
- Tax Efficiency
- Performance Management

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
- Required Minimum Distributions (RMDs) and Withdrawal Strategies
- Self-Employed Retirement Plans

RISK MANAGEMENT & INSURANCE

- Review of Existing Policies
- Life Insurance Needs
- Planning for Long-Term Care
- Disability Insurance
- Liability Coverage

CLIENT
(YOU)

CASH FLOW AND BUDGET

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

ESTATE PLANNING AND CHARITBLE GIVING*

- Review Wills, Power of Attorney, Living Will, Health Care Proxy, Revocable Trust
- Charitable Giving and Trusts
- Donor Advised Funds
- Review Irrevocable Life Insurance Trusts
- Estate Tax Planning
- Guardians for Minor Children

*We do not offer legal or tax advice but we coordinate with your attorneys and tax professionals.

INCOME TAX PLANNING

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

HELPING YOUR FAMILY

- Gifting
- Education Planning
- Caring for Elderly
- 529 College Savings Plan
- UGMA/UTMA Accounts

Need Help? Give us a call at **804.225.1105**

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