



Partners for Planning, LLC

Fee-Only Financial Planning and Investment Advisory Services

We provide high-quality, fee-only advice that is tax-savvy and tailored to your personal circumstances. Pre-retirees, retirees, full-time to part-time, self-employment transitions or pursuing a phased-in retirement can benefit. This service is especially geared toward people who are tired of standard advice for the mass-affluent that does not fit their situation. Even those financially-astute can benefit from another perspective or second opinion. This is a collaborative process with time for your questions and input throughout.

Retirement-Focused Financial Plan or Lifestyle Transition Planning

Our core planning project for lifestyle transitions into and through retirement.

Key areas

A review of your financial objectives and specific topics.

Income Planning

Will you outlive your money? Or, will you be able to leave an inheritance? Funding, which accounts to withdraw from first, social security claiming strategies, taking tax-efficient withdrawals and planning to replace a paycheck.

Spending Plan

Expenses for different lifestyle or retirement phases. And, ask about the 'Go-Go phase,' especially if you plan on an active lifestyle as part of your transition plan.

Tax Reduction and Deferral Strategies

A topside review of your most recent tax return. Understand how different sources of income are taxed, where to withdraw from first and tax planning to determine if you may be able to defer or reduce taxes.

Health Care Expenses

Medicare plans, long term care and out-of-pocket expenses are projected in your plan.

Real Estate

Home issues including financing, relocating, downsizing, renting or a second home.

Investment Planning

General discussion about asset allocation and investment risk. (No specific recommendations with this project.)

Your Wish List

You tell us what is on your list...travel, family needs, reducing a work schedule, self-employment, increasing leisure time, community activities, helping family, encore career.

Next Step ... a Portfolio Review

Add a portfolio review service for buy/sell recommendations for mutual and exchange traded funds. We review your existing portfolio to determine and minimize the tax consequences of proposed trades. Only no-load, no commission funds are recommended. You retain control, keep your existing accounts and implement trades independently. A review is not based on assets under management and is not an ongoing service.

Factors that impact the time required for your project include the number of funds you currently hold, if you have concentrated positions or stock options or if you have limited 401(k) fund choices among other factors. Call for an estimated fee for this service.

Special Situations

These are some of the situations that may increase the scope and time required for your plan. *

- Real Estate Rental Property – purchase/sales, cash flow, taxable income/loss
- Severance Package – evaluate and choose between options
- Self-Employment – tax questions, worksheets, start-up information
- Pension or lump sum decisions
- Stock Options/Grants

* *Quoted after consultation.*

Our Planning Process



Step By Step

We can work around your schedule.

Take up to 60 days or speed up the process.

What happens next?

After completing the planning process, we follow up by email or phone call to see if you need help implementing the advice given. You may also decide to take this another step further with a portfolio review or tax planning including IRA to Roth conversions.

A Word about Services and Planning Fees

Most people spend more time and money on one vacation than planning for the next 20-plus years of their lives. And, *when asked how they determine how much money they need for retirement **over 40% guess.*** This is individualized planning that is a major step up from online calculators, boilerplate, 30+ page financial plans and generic advice for the mass-affluent market. The financial planning service starts at \$2,800. You receive a written agreement and project estimate; no surprises.

You are invited to schedule a call to talk about your agenda and what you want to accomplish.

Martha Ferrari, CPA, MBA, CFP®

Principal

Call 609-436-5735 or email me at mferrari@partnersforplanning.com.

Meeting sites near Hilton Head Island, SC, Princeton, NJ and via videoconferencing

www.partnersforplanning.com