Here's How **We Can Help You**

It's never too early or too late to set financial goals, but achieving them requires a clear picture of your personal finances and an understanding of the services and strategies available to support you. Whether you're just getting started, already planning ahead, or close to reaching your goals, it's the perfect time to check in on your financial journey with a CFS* Financial Advisor.

Financial Planning & Investment Services

- Review and audit your current assets and liabilities
- Maintain important documents in an electronic vault
- Develop and implement a realistic plan based on our initial meeting, designed to achieve your goals
- Review your investments and design a personalized portfolio appropriate to your needs
- Year-long, ongoing monitoring of your investments
- Review quarterly economic report detailing updated analysis and a current view of the investment markets with you
- Meet annually to review your situation, evaluate your asset allocation and investment performance, update your overall financial objectives and if necessary, reallocate your portfolio as agreed upon by you
- Provide education regarding investment options within your employer-provided retirement plans such as 401(k)s

Tax Planning

- Provide comprehensive review of your tax return to highlight opportunities for tax efficient withdrawal strategies, tax advantaged investments and optimizing tax deductions
- Regularly review tax law changes that could potentially affect your financial planning
- Create tax management strategies on highly appreciated assets and concentrated equity

Retirement Planning

- Develop recommendations to fund your income needs in retirement
- Implement the most appropriate distribution strategy for your employer retirement plans and IRAs
- Analyze your Social Security claiming strategies
- Assist with Roth IRA conversions

Risk Management

- Review existing life insurance policies
- Provide education on available insurance options
- Analyze insurance needs
- Compare insurance quotes, riders, premiums, and ratings

Legacy & Estate Planning

- Analyze your current estate plan
- Review strategies to efficiently transfer wealth to your loved ones
- Provide assistance in transferring assets to your Living Trust or other trusts
- Review your beneficiary designations and asset titling

Other Services & Communications

- Annual reviews and ad-hoc meetings as required or requested
- Periodic reports on relevant topics that may affect your financial plans or goals
- Prepare paperwork for your signature
- Online access to accounts

Retirement & Wealth Management
provided by CUSO Financial Services, L.P.

Learn more at **CitadelBanking.com/Plan** or stop by any branch.