

FINANCIAL PLAN TYPES & ADDITIONAL SERVICES

A financial plan can help you answer important questions:

- When can I retire and how much income do I need?
- Will I be able to leave a legacy, and are my loved ones properly protected?
- Are my investments positioned to withstand inflation and taxes?

We provide two versions of our plans: **Basic** and **Comprehensive**

Basic Financial Plan

A snapshot of where you are at the time of the plan, it includes:

- Net Worth Statement
- Asset Allocation Review
(comparing where you are to where you should be)
- Personalized Savings Strategies
- Basic Estate Planning and Beneficiary Review

Comprehensive Financial Plan

In-depth plan including all "Basic" features, plus:

- Cash Flow Analysis
- Social Security Planning / Strategies
- Income Distribution Planning
- Mortgage and Debt Review / Strategies
- Estate / Trust Planning
- Tax Planning and Strategies
- Monte Carlo Success Probability
- Planning for various scenarios and "what if" situations
- Annual updates to track your progress and to adjust for changes in your life as well as tax law updates

Financial Planning Services

Services

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|---|---|
| Basic Financial Plan (a snapshot of where you are at, at this time) | ✓ |
| Comprehensive Financial Plan | ✓ |
| Comp Negotiations/Benefit Review | ✓ |
| Tax Efficient - Retirement Income Distribution Analysis | ✓ |
| Roth Conversion Analysis | ✓ |
| RSU/Stock Option Planning | ✓ |
| Advice/Analysis on Assets Held at Another Institution | ✓ |
| Cost Basis Analysis | ✓ |
| Detailed Survivor Income Needs | ✓ |
| Debt Management/Elimination Strategies | ✓ |
| Fee Only Financial Check-up (Meeting & Follow up) | ✓ |
| Concentrated Stock Strategies | ✓ |

Richard Artura, CFP®, CRPS®, CMFC®, LUTCF
 Investment Advisor Representative
 office: 206-674-4647 fax: 206-674-4650
 email: rartura@rjafinancial.net
 www.rjafinancial.net

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