Shute Battaglia Wealth Advisors

Financial Strategies For Life

COMPREHENSIVE WEALTH MANAGEMENT
HOW WE PARTNER TOGETHER

Shute Battaglia Wealth Advisors is committed to providing proactive service to all of our clients. In order to accomplish this, every team member strives to be your partner in helping you achieve your financial goals. **Below, we outline how we make sure you receive the support and help you need to move closer to your vision for the future.**

Partnership Support

- ☐ Help provide more confidence in financial matters, focusing on goals, priorities and direction
- ☐ Communicate frequently to establish your financial goals and chart a timeline for accomplishments
- ☐ Provide positive encouragement and motivation for effort and success
- ☐ Help you understand the various aspects of the financial decision making process
- ☐ Advise you through reactive or emotional decisions which could negatively affect your financial situation
- ☐ Work to resolve problems quickly so you have an excellent experience
- ☐ Provide friendly and knowledgeable support staff to comprehensively support your needs and questions
- ☐ Support you through expected and unexpected changes in your life

Financial Education

- ☐ Provide financial and investment information with a comprehensive approach that is easy to understand
- ☐ Help you evaluate the economic news to determine what you should and shouldn't be concerned about
- ☐ Keep you up to date with product, service and strategy changes and improvements

Financial Planning

- ☐ Provide a comprehensive financial plan to align your current actions with future goals
- ☐ Calculate your current and projected net worth to establish a foundation for planning
- ☐ Help manage cash flow, income and spending, now and in the future, in line with your planning goals
- ☐ Analyze debt structure and organization, as well as refinancing options
- ☐ Evaluate your existing insurance coverage and plan comprehensively for additional protection needs
- ☐ Aid with real estate planning and mortgage options from outside sources
- ☐ Offer consolidated account access to help keep you informed about your finances

Retirement Planning

- ☐ Provide education on the structure and regulations concerning various retirement planning options
- ☐ Analyze your current and future income needs to drive investment decision making
- ☐ Develop recommendations to fund your income needs to help maintain a comfortable standard of living

- Recommend distribution strategies for your employer retirement plans and IRAs
- Optimize strategies for Social Security payment options

Investment Advice and Management

- Evaluate your tolerance for risk and loss to design appropriate investment strategies
- Design and maintain a personalized investment solutions and a portfolio appropriate to your needs
- Recommend proper allocation and positioning of funds in retirement plans such as 401(k)s
- Create and review an investment policy statement tailored to your needs
- Hold regular review meetings to ensure you are on track to meet your goals
- Provide ongoing due diligence and monitoring of investments
- Discuss and present alternative investment solutions for proper portfolio diversification
- Offer access to secure online brokerage and stock trading accounts
- Manage and consolidate investment paperwork
- Be available for touch base conversations to answer questions and address your evolving needs

Tax Planning

- Comprehensively review your tax situation to highlight opportunities for optimal tax positioning
- Incorporate tax law changes and projections into your planning and investment strategies
- Consult with your tax preparer to make sure all finances and solutions are aligned

Estate Planning

- Review your current estate plan, will, trusts and powers of attorney for concerns and necessary changes
- Assist in asset transfer strategies and beneficiary review
- Organize meetings with your family to review your financial and estate situations
- Provide guidance with the appropriate and necessary steps following the death of a loved one
- Assess philanthropic giving solutions through understanding your family goals and charitable values
- Consult with your estate attorney to make sure all solutions are aligned

Additional Offerings

- Provide referrals to other professionals who can help address all elements of your total financial picture
- Review education planning and funding strategies to include UTMAs, education IRAs and 529 plans
- Find solutions for executive compensation investments such as restricted or concentrated stock holdings