



**ELIOT ROSE**  
Worry Less. Retire More.

### CASH FLOW AND BUDGET

- Income Sources
- Expense and Budgeting
- Debt Management
- Planned Large Expenses
- Emergency Funding

### RISK MANAGEMENT AND INSURANCE

- Review Policies
- Life Insurance Needs Analysis
- Long-Term Care Analysis
- Disability Needs Analysis

### INVESTMENT PLANNING

- Portfolio Design
- Asset Allocation
- Risk Assessment
- Withdrawal Strategies

### RETIREMENT PLANNING

- Retirement Goal Setting
- Social Security Planning
- Medicare Planning
- IRA Strategies
- 401-k, 401-b Review
- Annuity Analysis
- RMD Strategies

### INCOME TAX PLANNING

- Asset Location
- Review Cost-Basis
- Review Realized Gains
- Carry Forward Losses
- Tax Loss Harvesting
- Potential Roth Conversions

### ESTATE PLANNING / CHARITABLE GIVING

- Review:
- Will
- Power of Attorney
- Living Will
- Health Care Proxy
- Trusts
- Charitable Giving Strategy

### ASSISTANCE TO LOVED ONES

- Gifting
- Education Planning
- Caring for Loved Ones

### CONCIERGE SERVICES

- Coordinate with other professionals such as attorneys and accountants. Build team if one not in place.
- Hold meetings to ensure that all planning is implemented according to plan.