HIGHTOWER
RDM FINANCIAL GROUP

Planning for Retirement Guidebook

A Roadmap to help you prepare

Westport, CT ◦ Boca Raton, FL ◦ New York, NY

www.rdmfinancial.com

Planning for Retirement Guidebook… a Roadmap to help you prepare

The day of retirement is on the horizon or you have recently retired! You have implemented a plan to save for retirement and have accumulated what you perceive as a good "nest egg." As you near retirement, you likely have many questions about your financial future but where do you start? RDM Financial Group advises that you start planning as soon as possible to help ensure a smooth transition. It is never too early or too late to start this process.

What most people call financial plans, we see as life plans. Successfully navigating all aspects of your financial life is analogous to solving a Rubik's Cube. Every turn effects other parts of the overall planning and execution. Properly planning in advance as you near retirement is a critical part of achieving success in the next phase of your life. There are many more issues to consider than you would expect. We excel in helping our clients organize their data into an understandable and actionable format to help them make informed decisions.

Whether you are a retiring or recently retired C-suite executive, employee or business owner, our guidebook will provide a roadmap of some of the most important steps to consider and discuss with your advisor and/or attorney BEFORE and AFTER you retire to help you achieve a smooth transition into retirement.

Warm Regards,

RDM Financial Planning Team

RDM Financial Group

Steps along the way

I. Get organized/Know what you have

The first step in understanding what needs to be done is knowing what you have by getting organized. The key to getting organized is to just start. Organize by category first and then dig into the details. RDM can help guide you through this process.

- ✓ **Get organized by making an inventory of current assets, liabilities, income, expenses, & benefits** – Create an inventory of all your assets, liabilities, projected income, expenses and benefits now and what you expect to have during retirement. Make a list of what you need to do before and after your retirement date (including a timeline of benefit elections). Remember to review your most recent tax returns with your advisor to ensure you have not missed anything important.

- ✓ **Determine your retirement/government income –** Make a list of all sources of funds you expect to receive in retirement such as pension, 401(k)/403(b), IRA plans, annuities, stock option plans, Social Security, health savings accounts (HSA), and retirement medical savings accounts (RMSA). Your most recent Social Security statement showing projected monthly benefits and Medicare eligibility can be found by registering online at ssa.gov.

- ✓ **Review/plan your estate** – Review your estate planning documents and see if anything needs to be updated such as wills, trusts, health care directives, power of attorney, and beneficiary designations. Have your estate planning attorney prepare a flow chart of your estate to ensure it is going to do what you expect. A picture is worth a thousand words. The chart will also highlight your probate estate which can be one of the most laborious and public issues to deal with for your heirs.

- ✓ **Get a handle on your government/employer's portable benefits** – Review your current employer benefits to see what is "portable" such as long-term care, life, medical, optical, dental, and disability to gain an understanding of what benefits you have available to you in retirement and what you will need to supplement/replace. Review government benefits available to you in retirement such as Medicare and what supplemental insurance you may need.

- ✓ **Get a handle on your employer retirement & other compensation plans** – Review all employer deferred plans where you may need to make elections on or before retirement (such as pension and qualified/non-qualified deferred compensation plans). Review any elections that need to be made with your financial advisor to ensure you are optimizing these benefits. Also review other compensation plans such as incentive stock option plans, non-qualified stock options, company stock plans and make a schedule to help you manage these assets efficiently in retirement.

- ✓ **Evaluate early retirement offers** – If you receive an early retirement offer, it may seem like a "golden goose" but don't make this decision lightly. Be sure to review the details before accepting the offer. Take a step back to make sure you understand the various payments options, impact on your pension, and benefits included or not (such as health insurance, employer-sponsored life insurance or other benefits such as financial planning assistance). Consult with a financial advisor who can help you review the package in the context of your overall financial situation. Ask yourself, "What are you giving up?" Companies don't offer retirement packages unless it is in their best interest. You are definitely foregoing future earned income streams and possible company monetary awards in addition to additional deferred retirement savings. If you can afford to do this or you can get a replacement job, then an early retirement package might make sense for you. Alternatively, if you really cannot afford to stop working and/or the other job prospects look dim, stay put. Either way, don't make a hasty decision; a thorough analysis will enable you to make an informed decision.

- ✓ **Review annuity contracts** – Gather your annuity contracts and review your payout options, dates and cost basis. Review with your financial advisor as part of your overall plan. Identify appropriate payment options and timing for your specific circumstances. Keep in mind that distributions from annuity contracts are taxed similar to qualified retirement plan distributions in that any gains are subject to ordinary income tax rates (not the lower capital gains tax rate) and distributions will be subject to a 10% penalty (unless you meet one of the exceptions to this rule) if withdrawn before age 59 ½.

- ✓ **Review all insurance policies/coverages –** Insurance is used to offset expenses related to unexpected loss, damages, illness or death. Review details of all insurance policies to ensure you are adequately covered as there may be many possible options.

  Life insurance **–** Gather your life insurance policies and make a list of the owner, beneficiaries, death benefit, type of life insurance, cash value, premium schedules, and expiration dates. Confirm the owners and beneficiaries are in alignment with your estate plan. Obtain inforce life insurance illustrations to confirm values/projected costs.

  Property & casualty insurance – Review your home, umbrella/liability, and property insurance coverages to see if anything should be adjusted. For example, if you expect to reduce the annual miles on your car by not driving to work every day, you may be able to save on your auto insurance premiums. If you need to get auto insurance on a new car, shop around as not all carriers charge the same.

  Long-term care insurance (LTC) – Review LTC policies and make a summary of benefit details including premium schedules, term of policy, inflation protection rates, lifetime maximums, types of care covered, and beneficiaries for hybrid plans with life insurance benefits. Confirm these costs and benefits are in line with what you expected.

- ✓ **Review current loan terms** – Review mortgage and other loan/revolving debt terms (rates, type, length) to ensure they are competitive. In addition, if you own a home and don't have a home equity line of credit (HELOC), consider getting one for future use if needed. If it makes sense to refinance any loans or obtain new ones, do so prior to retirement as it is easier to do while working.

- ✓ **Review potential inheritance** – In the event you are aware of potential inheritance down the road, seek to understand the details as much as possible. This will enable you to understand the tax ramifications and identify possible estate tax planning opportunities to ensure a tax efficient transfer of wealth. All too often emotions complicate these matters. Consulting with your advisor may prove to be eye opening.

- ✓ **Document your electronic estate** – Your electronic estate includes all online accounts for banking, investments, utilities, credit bureau accounts, and social media. Document your online credentials in a secure location so your spouse and/or heirs can access your accounts if you become incapacitated. Some social media accounts (such as Facebook) permit you to directly designate someone to take over your account or make elections to either keep your account open or shut it down in the event of death. At a minimum, you should make your wishes known in your will and they should be consistent with any online elections made directly on the account.

- ✓ **Review your credit reports** – Obtain a copy of your credit reports and review them to ensure they are accurate. Monitor your credit reports/ratings regularly. Credit reports can be obtained once a year for free at www.annualcreditreport.com/ from each major credit reporting agency (the three major credit bureaus are Experian, Transunion, and Equifax). If you need to obtain a home equity line of credit, refinance a mortgage, or obtain any new property insurances (such as auto) for the first time, for example, you want to be sure your credit is in top shape as this is factored into your interest rate/premiums.

II. Develop your wish list vs. what you need

Most people have no idea how their expenses, living situation and lifestyle will change in retirement. Take some time to think about what you need and what you want and categorize these between "wishes" and fundamental "needs." Documenting this will give you a head start on prioritizing and achieving your goals.

- ✓ **Determine your retirement lifestyle and needs –** Make a list of your expected basic annual living expenses in retirement. Think about what you want to do in retirement that you never had time for before. Would you envision traveling more, playing more golf, tennis, or other leisure sports, or spending more time on hobbies or volunteering? Also, review expenses currently covered by your employer that you may have to cover yourself in retirement like cell phones, dining out, and life/medical/optical/dental insurance. Estimate all these items and develop a separate retirement budget that includes all potential expenses you will have in retirement.

- ✓ **Decide if you need to work after you retire** – If you determine your retirement income is not enough to support your lifestyle, consider alternative options you have such as full or part-time new employment, telecommuting, or consulting work including continuing with your current employer as a consultant or part-time employee. If you decide to continue to work, start looking for opportunities before you retire. It is generally easier to get a job while you currently still have one. Social Security benefits are not what they used to be and continue to be diminished or deferred. As a result, the average person may need to work longer to save up enough money to support their retirement goals if their savings are not adequate.

- ✓ **Review your living situation** – Whatever your situation, you may decide it is time for a change or may want to move to a state where your expenses will be lower. Alternatively, consider improvements you may want to make to your existing home to either stay put or sell. Do your research and explore your options. If you plan to purchase a new home with a mortgage or if you will need an additional home equity line of credit for improvements, secure financing before retirement, if possible. It is easier to obtain financing while employed.

- ✓ **Legacy planning** – Take another look at your legacy planning goals. Do you want to leave more money to charity? Do you feel your current documents reflect your wishes and planning for current and downstream heirs? If you plan to make any lifestyle changes in retirement such as purchasing new property in a different state, be sure to update your estate documents to reflect this change.

III. Tie it all together & make a plan

Once you have completed Steps I & II, you are then ready to work with your advisor to pull it all together and prepare a comprehensive financial plan that should cover investments, income taxes, risk management, estate taxes, cashflow needs and, of course, retirement.

- ✓ **Update your financial plan** – Meet with your financial advisor to prepare/update your financial plan as you near retirement. Ensure you understand assumptions being used for long term projections such as inflation rates on expenses, tax rates on income, growth rates on Social Security income, and rates of returns on investments.

- ✓ **Review your investments** – Review your investment holdings (including all employer retirement accounts) with your advisor after updating your financial plan to determine whether you need to make any changes. In general, as you near retirement and in retirement, asset allocations may need to be updated to reflect your current/projected financial situation and to fund cash flow needs. It is critical to maintain an appropriate asset allocation in your portfolio tailored for your specific circumstances.

- ✓ **Understand what to do with your employer retirement accounts** – Review options for your employer retirement plans as to when and if you can move this money. Although the fees may be minimal, most employer plans have a limited number of investment choices. You should consider transferring to an advisor with an open architecture investment platform who can help you manage this money. Monies withdrawn from qualified retirement accounts are subject to withholding and must be deposited into a similar deferred account within 60 days or it becomes a fully taxable distribution to you and is subject to penalties if you are under age 59 ½. To avoid this, do a trustee-to-trustee transfer of the full account.

- ✓ **Plan for retirement cash flow** – Plan for how much, when, and from where you are going to start taking monthly distributions. Consult with your tax advisor to make a tax efficient distribution plan that summarizes when you should be taking money from your taxable investment accounts vs. your tax-deferred retirement accounts (if eligible). Ensure you understand the rules of when you are required to take retirement account distributions. Currently required minimum distributions (RMD's) must be taken from qualifying retirement plans by April 1 of the year following the year you turn 70½. However, there is pending legislation to delay RMD's to age 72. In general, distributions should be taken from your retirement accounts last or until required so that tax-deferred growth can continue on these investments as long as possible. However, you can start taking distributions, if needed, after age 59½ without penalty.

- ✓ **Plan for your Social Security benefits** – Review your Social Security benefits by obtaining your most recent statement online at www.ssa.gov . Understand when you are eligible to take this benefit and make a plan to optimize your benefits. If you are currently married, divorced, or widowed, you may have additional benefit options. It is important to understand these in order to maximize your benefits. For example, under current law, if you are divorced but not remarried and were married to your former spouse for at least 10 years, you may be eligible to collect a divorced spousal benefit based on their benefit if it is to your advantage. Electing to take a divorced spousal benefit in no way impacts your former spouse's benefit. As part of your financial plan, RDM can run an analysis for you to show you the various options you may have for taking this income.

- ✓ **Plan for your Medicare benefits** – Assuming you qualify for Medicare, sign up for Medicare (part A & B) online within three months before turning age 65 even if you do not intend to start your Social Security benefits at that time. Part A is free assuming you have worked and paid into Medicare long enough, so sign up for this at a minimum. Part B has a cost and premiums are based on your modified adjusted gross income reported on your IRS tax return from 2 years ago. Part B premiums for 2019 can be found at https://www.medicare.gov/your-medicare-costs/part-b-costs.

  You can wait to sign up for Part B, for example, if you are working and covered under another plan and do not need it. However, if you decide to enroll later you cannot sign up online, your premiums may be higher, and your enrollment delayed unless you qualify for a Medicare special enrollment period ("Medicare SEP"). If you plan to use this benefit at some point, it probably makes sense to go ahead and enroll in

Part B at the same time as Part A to make enrollment easier. If not, it will be important to pay special attention to the requirements of subsequent enrollment dates under the Medicare SEP if you want to avoid delay or an increase in premiums. A good summary of the current enrollment process can be found at: https://www.ssa.gov/planners/retire/justmedicare.html

- ✓ **Review gaps in your insurance coverages** – Review your insurance policies for future coverage gaps that may occur especially at or in retirement. If you need additional insurance, try to research and have a plan put in place before you retire so you have no lapses in coverage. This is especially critical for life, medical, dental, and eye coverage. Medicare does not cover everything so most people will want supplemental coverage to fill this gap. Keep in mind if your employer supplements your medical and other insurance premiums, these costs may be higher in retirement.

  For whole or universal life insurance policies, have your advisor obtain an inforce illustration to ensure your policy is performing as expected and whether it should be upgraded. If your policy is set to expire before your needs end or if you need to cover estate taxes down the road, try to update or replace policies at a younger age and prior to retirement.

  For LTC policies, review your benefits with your financial advisor to ensure you have adequate coverage given increased costs for long-term care or if you plan to move to a different state in retirement. Some policies only cover certain states so understand if your policy is transferrable or if it needs to be updated for your retirement resident state. If you purchased a traditional LTC insurance policy, there are now "hybrid" policies available that return money to your heirs if you end up not using the benefits. Newer policies do tend to be more expensive so be sure to review detailed comparisons with your advisor.

- ✓ **Review your income taxes –** Consult with your tax advisor before you retire to begin developing a plan to manage your income taxes and tax payments in retirement and to identify opportunities to save taxes both before and during retirement. Your income the year after retirement will generally be significantly different than while working. This can represent tax planning opportunities and potential pitfalls for the unprepared.

Paying income taxes – Review your income and deductions in retirement with your tax advisor to understand what changes you need to make to cover your tax liabilities and whether you need to make estimated payments or have withholdings taken from your retirement income (pension, Social Security, retirement distributions).

Timing deductions – Review the timing of paying for expenses that may be deductible under the current and future tax laws. Given the current standard deduction limits, it may make sense to "bunch" payments of deductible expenses in one year and then take the standard deduction in the next. This strategy can enable you to maximize your deductions across multiple years.

Selling a business – If you are selling your business and expect cash flow from this transaction, before you finalize any agreements, review the tax implications of various scenarios with your tax advisor to ensure you are structuring the sale in the most tax efficient way. As part of this process, business owners should obtain an independent valuation of their business to ensure they are getting a fair price.

ROTH IRA conversions – Consider converting your IRA into a ROTH IRA in the first year or so after retirement when your income and tax rates may be lower but before your Social Security, pension income, and required minimum distributions from retirement accounts begin. While there are restrictions on annual ROTH contribution amounts, any traditional IRA can be converted to a ROTH IRA.

On the conversion from your IRA to a ROTH IRA, 100% of the appreciation is taxed to you as ordinary income. This may put you in a higher tax bracket, so it is important to manage the tax implications. You may want to spread the conversion across multiple years to even out the tax liability. If the market has had significant declines reducing the value of your IRA investments, this may also make the ROTH IRA conversion strategy a more attractive option.

Under the current tax laws, ROTH IRA's are not subject to the RMD rules, money grows tax-free, and distributions are not taxed. If you have the money to pay the tax on this conversion outside of your IRA being converted and can still sustain your lifestyle, this could be a significant future benefit to you and your heirs. Consult with your tax advisor to ensure you have considered all the tax ramifications before pulling the trigger on a ROTH IRA conversion.

Qualified charitable distributions – If you have an IRA that you need to start taking your RMD's from and don't really need the money, ask your tax advisor if it makes more sense to make your distributions directly to a charity. "IRA owners can use a qualified charitable distribution (QCD) paid directly from an IRA to an eligible charity to meet part or all of their RMD obligation"[1] up to $100,000 each year. There are specific rules on timing and amounts. Consult with your tax advisor for more information or to see if your specific circumstances allow for you to take advantage of this strategy.

- ✓ **Plan for your transportation** – If you have a company car, start thinking of how you are going to replace your current method of transportation and whether you want to lease or buy a new car or buy a pre-owned car. If you are getting auto insurance for the first time, shop around to ensure you get a competitive rate from a quality insurance company.

- ✓ **Make a "critical issues" list** – Create a master list of actionable "critical issues" along with due dates and steps needed to complete tasks. The critical issues list is a good way to keep track and ensure nothing is missed. This list will also help you prioritize what needs to be done before and after retirement. Once a task is completed, cross it off the list. As tasks are completed, you will also feel a sense of accomplishment and more in control of your retirement transition.

[1] *https://www.irs.gov/newsroom/irs-reminds-retirees-of-april-1-deadline-to-take-required-retirement-plan-distributions*

IV. Prioritize, execute & monitor

You have developed a plan for retirement and now it's time to execute and monitor that plan. Take your "critical issues" list and prioritize your actionable items between pre and post retirement, with due dates.

- ✓ **Ensure your beneficiary and other designations on your retirement accounts, trusts, and other pertinent accounts are up-to-date –** Review & confirm that your beneficiaries are in line with your estate plan. Consider designating your spouse/partner or someone as a POD (payable on death) designee or executing a power of attorney for your checking accounts for ease of managing your finances in the event you become incapacitated down the road. On your death, the POD designee becomes the owner of the account.

  Consider designating a "trusted contact" for all accounts. A trusted contact is a person your advisor can contact if they are unable to reach you or if the advisor detects signs of financial exploitation or diminished capacity. The trusted contact will never have access to your account unless you authorize them to do so.

- ✓ **Build an emergency cash fund** – If you do not already have an emergency fund established, you should set aside 6-12 months of living expenses depending on your financial situation. An emergency cash fund can be used for unexpected expenses related to unreimbursed medical expenses or an aging parent. It can also be used to cover ordinary living expenses in the event of a reduction of income in case of unexpected job loss or revenue loss due to business downturns.

  You can start saving money for your emergency fund at any time by setting aside a certain amount each month into a separate savings account until you have an adequate amount for your situation. You can keep the funds in a low interest-bearing savings account or talk to your advisor about appropriate investment solutions. Credit cards should be a last resort for unexpected expenses unless you are able to pay them off without incurring any interest charges.

- ✓ **Eliminate revolving debt including 401(k) loans** – If you have any outstanding 401(k) loans, credit card or other revolving debt, plan to pay these down preferably before retirement. If possible, repay 401(k) loans prior to leaving your firm. Some employers will require repayment of the full loan on terminating employment or they will treat the unpaid balance as a deemed distribution which is subject to income tax and a 10% penalty if you are not at least age 59 ½. Under the current tax law, you can avoid these taxes and penalties by rolling over the outstanding loan amount treated as a deemed distribution into an IRA by the due date of your return for the year of the deemed distribution.[2]

- ✓ **Manage your Medicare premiums** – It is important to understand and manage your Medicare premiums especially as your income fluctuates from year to year. As mentioned in Section III, Medicare bases Part B premiums on a modified adjusted gross income reported on your IRS tax return from 2 years ago. If your modified adjusted gross income is above a certain amount, your premiums may be increased from the standard premium amount. However, you may be able to have the premiums reduced in certain situations such as if your current year income is expected to be less than the prior year, or if you have a life-changing event. Under current laws, to request a modification, you need to file Form SSA-44 with the Social Security Administration and provide supporting documentation. Access the forms at https://www.ssa.gov/forms/ssa-44.pdf.

[2] *https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-loans*

✓ **Continue to save –** Continue to make the maximum contributions to your retirement plans while you are working, especially "catch-up" contributions if you are 50 or older. If you have net self-employment income, consider contributing to a SEP-IRA or other tax advantaged retirement plans. The following chart highlights 2019 retirement plan/IRA contribution limits. Check with your tax advisor for updates.

Retirement Plan Contribution Limits	
Annual compensation used to determine contribution for most plans	$280,000
Defined-contribution plans, basic limit	$56,000
Defined-benefit plans, basic limit	$225,000
401(k), 403(b), 457(b), Roth 401(k) plans elective deferrals	$19,000
Catch-up provision for individuals 50 and over, 401(k), 403(b), 457(b), Roth 401(k) plans	$6,000
SIMPLE plans, elective deferral limit	$13,000
SIMPLE plans, catch-up contribution for individuals 50 and over	$3,000

Individual Retirement Accounts

IRA type	Contribution limit	Catch-up at 50+	Income Limits
Traditional nondeductible	$6,000	$1,000	None
Traditional deductible	$6,000	$1,000	If covered by a plan: $103,000 - $123,000 joint $64,000 - $74,000 single, HOH 0 - $10,000 married filing separately If one spouse is covered by a plan: $193,000 - $203,000 joint
Roth	$6,000	$1,000	$193,000 - $203,000 joint $122,000 - $137,000 single & HOH 0 - $10,000 married filing separately
Roth conversion			No income limit

- ✓ **Remember it's never too late** – If you have not been a good saver before, we encourage you to start now. Save as much as you can for retirement as soon as possible. Consider lifestyle changes that may reduce expenses down the road.

- ✓ **Update your contact information BEFORE you retire** – Many people may use their work email or address for business and other publications or even financial accounts. Make sure to update these before you retire.

- ✓ **Monitor & reassess your financial situation regularly** – You can do all the planning you want but there are two key areas that will make or break financial independence in retirement…the change in your annual living expenses and the rate of return on your investments. Once you are retired, it is important to continually monitor these items and periodically review how you are doing in reality vs. your plan.

  Investments – Meet regularly with your financial advisor to review your investment portfolio. It is important that your investment portfolio is properly diversified and that asset allocation changes are made as circumstances dictate.

  Expenses – Continually monitor your expenses to ensure they are in line with your budget. While many costs are out of your control (such as medical premiums), there are many expenses that you can control such as vacation and entertainment. Unchecked, expenses can easily spiral out of control even for the wealthiest individuals.

  Financial plan – Meet with your financial advisor to update your plan a year after you have retired. Update your financial plan every couple of years and especially when you have a life event to ensure you are on track.

At RDM, we help you coordinate what is often multiple financial goals (wealth accumulation, retirement income, legacy planning, etc.) through a maze of tax, legal and investment possibilities. It is critical to understand, develop and implement effective, long-term strategies that align with your objectives and prepare you for the future as you near retirement.

WEALTH MANAGED TO A FIDUCIARY STANDARD

At RDM Financial Group, we offer a concierge-level wealth management experience: a personalized, meaningful client-advisor relationship coupled with the resources to ascertain appropriate asset allocation and select client–centered vehicles suited to our clients' current and future needs. Powered by sophisticated technology and open architecture investment platforms, we leverage access to top-tier resources, products and solutions to help meet the ever-evolving needs of sophisticated investors. We are skilled at taking much of the mystery out of investing, managing risk, preparing for retirement and helping to preserve your wealth.

- RDM Financial Group was founded in 1990 and partnered with HighTower in 2016.
- RDM leverages HighTower's sophisticated open architecture platform and growing national presence which has attracted some of the industry's most successful financial advisors with collective assets of $71.3 billion in assets under management as of June 30, 2019.
- The RDM team has broad knowledge and deep experience managing investments (many of us come from the institutional divisions of major brokerage firms). Our areas of proficiency include taxes (CPA and accounting degrees), financial planning (three CFP®s), risk management analysis (CLU®, FRM, ChFC®), financial analysis (CFA®), experience in family office needs, and decades of astute investment management.
- Our multi-disciplinary team upholds and exemplifies values of trust, integrity, financial stewardship and excellence in client service and includes fiduciary oversight.

Disclosures:
Given your specific situation, there may be additional steps to take before and after retirement. This is not intended to be an all-inclusive list. Seek professional guidance as you near retirement.

RDM Financial Group does not give tax or legal advice. Consult your tax advisor or attorney on all tax and legal matters.

This is not an offer to buy or sell securities. No investment process if free of risk and there is no guarantee that the investment process described herein will be profitable. Investors may lose all of their investments. Past performance is not indicative of current or future performance and is not a guarantee.

This document was created for informational purposes only; the options expressed are solely those of the author, and do not represent those of HighTower Advisors, LLC or any of its affiliates.

NOTES

- Intentionally left blank -

FINANCIAL CONCIERGE SERVICES

Our multidisciplinary team works with high-net-worth individuals, families, and C-suite executives to create wealth management and financial planning strategies that help enable you to devote more attention to your family, business and favorite causes. We are committed to enriching our clients' lives and helping them achieve their long-term financial goals and financial independence.

Investment Solutions

- Portfolio Management
- Defined Benefit/Contribution Plans
- Alternative Investments
- Stock Option/Restricted Stock
- Real Estate
- M&A
- College Funding

Estate & Transfer Planning

- Estate Overview
- Tax minimization
- Charitable Gifting
- Beneficiary Designations
- Trust Services
- Life Insurance Consulting

Retirement Planning

- Cash Flow Planning
- Withdrawal Strategy
- Social Security Analysis
- Medicare Evaluation

Asset & Accounting Services

- Asset aggregation & research tools
- Balance Sheet Preparation
- Budgeting & Spending
- Cash Flow Monitoring | Reporting

Business & Family Planning

- Cash Management
- Investment Banking
- Business Succession/Asset Sale
- Key Man/Buy Sell Insurance

Risk Management Planning

- Life Insurance
- Long-Term Care Insurance
- Disability Insurance

10 Wright Street | Westport, CT 06880 | 203.255.0222

505 Fifth Avenue | 12th Floor | New York, NY 10017 | 212.682.2200

120 E Palmetto Park Road | Suite 425 | Boca Raton, FL 33432 | 561.393.8500

www.rdmfinancial.com