

WHAT WE DO

Below we've outlined the specific services and value we provide our clients as financial planners.

SPECIFIC FINANCIAL ISSUES WE HELP CLIENTS WITH

We've assisted clients in addressing the following financial questions, opportunities, risks, and challenges.

- Determine the amount of cash you should hold in an “emergency fund”
- Determine what to do with extra “idle” cash
- Figure out how much to contribute to your 401(k) or retirement plan and how to invest it
- Review other investments and allocation changes if necessary
- Manage investments for you - rebalancing, tax-efficiency, improving behavior, and managing emotions
- Identify a need for estate planning documents (a will, health care power of attorney, etc.) and help you find an attorney to create them
- Identify a need for tax planning and prepare tax filings
- Identify a need for life, or disability insurance and help you find an insurance broker
- Help you determine when and how much stock options to exercise
- Develop a strategy around your restricted stock units
- Figure out what to do with all your company stock. Sell it? Keep it?
- Evaluate Employee Stock Ownership Plans (ESOP)
- Determine how much to contribute to your company’s Employee Stock Purchase Plan (ESPP)
- Create a plan that makes progress towards and balances multiple goals
- Make the “rent vs. own” decision
- Figure out how to save for a home down payment
- Figure out the best strategy to pay down debt (student loans, credit cards, mortgage, etc)
- Tax-efficient strategies to support charitable giving
- Tax-efficient ways to gift money to family or loved ones
- Automate your cash flow, to put your plan on auto-pilot
- Improve financial decision making by understanding the impact of bad behavior or habits
- Help you choose the best health insurance plan
- Evaluate ALL employee benefits
- Evaluate a job offer

INTANGIBLE VALUE OF WHAT WE DO

The services we provide are fairly straightforward and as you might've guessed, exactly what you could expect from a financial planner. However, much of our value comes in the form of things that are hard to measure.

We bring clarity to financial decision making. Sure, you may receive advice from your employer about which funds are best, or whether to invest in a Roth 401(k) or traditional 401(k). But do they understand everything going on in your financial life that might aid in that decision? We optimize your financial decision making by taking a holistic approach. We help align your saving, investing, and spending with what you value.

We help you focus. If you want to purchase a home, were recently married, or have old 401(k)'s, we'll help prioritize your goals. As life get's more complicated it's easy to procrastinate. We focus on your finances so you can focus on your life!

We help identify when your stated values and goals aren't reflected in your financial behavior. If you tell us you want to retire early, but continue to spend above your means, your behavior doesn't align with your goals. We'll help identify areas to improve behavior.

We hold you accountable to the plan we develop together. When you have a coach holding you accountable you're more likely to succeed, and it will result in true behavioral changes.

We help you learn about and gain confidence in your own finances. Imagine how you'd feel if you knew you had a plan in place that would enable you to become financially independent one day? That everything was under control and there was a clear path forward to living the life you envision.

We help you adapt. Life isn't always straight-forward and things will change. For better or for worse, we're always here for you to help you make the best financial decisions as opportunities or risks arise.

We listen. We're trusted experts that listen to all your financial issues or concerns. Getting to the root of what you hope to accomplish is at the core of what we do.

