

Potential Value of a Financial Planner

Planning and Investment Areas - Examples	Kindness Financial Planning, LLC	Brokerage Company	DIY
Tax Planning			
Income tax optimization (e.g. Roth conversions, tax-sensitive withdrawals, charitable giving)	✓		
Roth IRAs, 529 plans, claiming deductions, credits	✓		✓
Retirement contributions, tax-loss harvesting	✓	✓	✓
Retirement Planning			
Determining when work is optional	✓	✓	
Tax-efficient withdrawals	✓		✓
Maximizing Social Security benefits	✓	✓	
Retirement tax planning strategies (e.g. Medicare IRMAA surcharges)	✓		
Estate Planning			
State estate tax savings	✓		
Probate cost savings	✓		
Assets going to the correct people or organizations	✓	✓	
Federal estate tax savings	✓		
Investment Planning			
Asset location	✓		
Picking lower-cost investments	✓	✓	✓
Insurance Planning			
Identifying gaps in insurance coverage	✓	✓	
Optimizing coverage	✓		
Accountability Partner			
Freeing up time, ongoing education	✓	✓	
Making sure things get done	✓		
More confidence things are done correctly	✓		

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