KINDNESS FINANCIAL PLANNING®

# Potential Value of a Financial Planner

| Planning and Investment Areas - Examples | Potential Benefit | Kindness Financial Planning | Other Firms |
|---|---|---|---|
| **Tax Planning** | | ✓ | ? |
| Income Tax Optimization (Roth Conversions, Tax-Sensitive Withdrawals, Charitable Giving) | $1,000s - $10,000s | ✓ | ? |
| Roth IRAs, 529 Plans, Claiming Deductions, Credits | $10,000s | ✓ | ? |
| Retirement Contributions, Tax-Loss Harvesting | $10,000s | ✓ | ? |
| **Retirement Planning** | | ✓ | ? |
| Determining when work is optional | Valuable, but not measurable | ✓ | ? |
| Tax-Efficient Withdrawals | 0% - 1.2% of assets | ✓ | ? |
| Maximizing Social Security Benefits | $10,000s | ✓ | ? |
| Retirement Tax Planning Strategies (e.g. Medicare IRMAA surcharges) | $1,000s - $100,000s | ✓ | ? |
| **Estate Planning** | | ✓ | ? |
| State estate tax savings | $1,000s - $1Ms | ✓ | ? |
| Probate cost savings | $1,000s - $100,000s | ✓ | ? |
| Assets going to the correct people or organizations | Valuable, but not measurable | ✓ | ? |
| Federal estate tax savings | $1,000s - $1Ms | ✓ | ? |
| **Investment Planning** | | ✓ | ? |
| Asset location | 0 - 0.60% of assets | ✓ | ? |
| Picking lower-cost investments | 0% - 0.80% of assets | ✓ | ? |
| **Insurance Planning** | | ✓ | ? |
| Identifying gaps in insurance coverage | Valuable, but not measurable | ✓ | ? |
| Optimizing coverage | $100s or $1,000s | ✓ | ? |
| **Accountability Partner** | | ✓ | ? |
| Freeing up your time, ongoing education | Valuable, but not measurable | ✓ | ? |
| Making sure things get done | Valuable, but not measurable | ✓ | ? |
| Peace of mind things are done correctly | Valuable, but not measurable | ✓ | ? |