

# Potential Value of a Financial Planner

Planning and Investment Areas - Examples	Potential Benefit	Kindness Financial Planning	Other Firms
<b>Tax Planning</b>		✓	?
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	✓	?
<b>Retirement Planning</b>		✓	?
Determining when work is optional	Valuable, but not measurable	✓	?
Tax-Efficient Withdrawals	0% - 12% of assets	✓	?
Maximizing Social Security Benefits	\$10,000s	✓	?
Retirement Tax Planning Strategies (e.g. Medicare IRMAA surcharges)	\$1,000s - \$100,000s	✓	?
<b>Estate Planning</b>		✓	?
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	✓	?
<b>Investment Planning</b>		✓	?
Asset location	0 - 0.60% of assets	✓	?
Picking lower-cost investments	0% - 0.80% of assets	✓	?
<b>Insurance Planning</b>		✓	?
Identifying gaps in insurance coverage	Valuable, but not measurable	✓	?
Optimizing coverage	\$100s or \$1,000s	✓	?
<b>Accountability Partner</b>		✓	?
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	✓	?

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