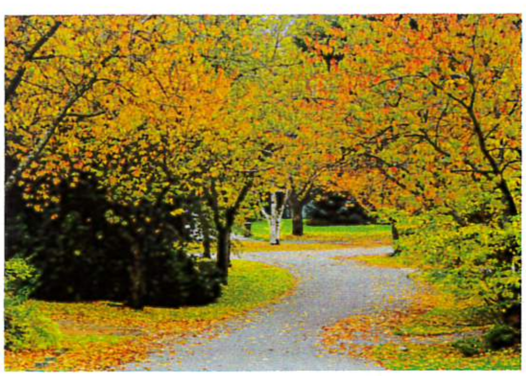
Avantax
Seasonal Planning

The Avantax Seasonal Planning method of Personal Financial Management is designed to answer questions such as:

PEAK
WEALTH STRATEGIES
Planning for all seasons.



Goal Tracking

- How am I progressing toward my goals?
- Do I need to save more or can I save less?
- Do I need to change the time frame for my goals?
- Can I add more goals to my financial life?
- How much do I have and where is it invested?
- What will my cash flow and expenses look like this year?
- Can I spend more money now?
- Can I enhance my gifts to children, grandchildren or to charity?
- Am I taking too much or too little risk in my investments?
- Should I restructure my debt?
- What is the proper amount to have as a reserve for emergencies?
- What are the risks to my financial life?

Asset Allocation

- What is the optimal mix of investments for my situation?
- How do I change from where my investments are today to where I need to be?
- How should my retirement plans at work be invested?
- Are there tax implications to making changes in my portfolio?
- Is my record keeping adequate for my investments?
- Are there different types of investments I should be considering?

Family Security and Cash Flow

- Is my cash flow working out as planned or do I need to re-evaluate my expenses?
- What would happen if I couldn't work anymore or became disabled?
- What is my plan if I needed custodial care someday (who, how, where)?
- Do I have the right amount of life insurance?
- Is the type of life insurance I have the best for my current situation?
- What are the risks to my personal property?
- Am I exposed to lawsuits and how can I protect my wealth?
- If I die would my assets go to the people I want as easily as possible?
- Do I have an effective power of attorney or will in place?
- How does my financial situation affect other family members?
- How do other family financial situations affect me?
- What should I do with my employee benefits at work?

Tax Planning

- Are there decisions I can make before the end of the year that can help manage tax liability?
- How can I effectively communicate everything about my taxes to my accountant?
- Should I take gains or losses this year or next?
- How will potential tax law changes affect my decisions?
- Am I using my retirement plans correctly?
- Should I try to accelerate or delay income and expenses?
- Am I withholding enough or do I need to make or change an estimated tax payment?
- Are my investments tax efficient?
- What outstanding information will I need to complete my taxes?

Avantax Wealth Management℠