Yearly Advisement "Road Map" of Services

Advisor independence allows a 100% true partnership to you and your interests

Advisor deliverables to you:

- 4 advisory appointments per year (60 - 90 minutes) – 1st year clients may take more for setup
    - Face to face, phone, or virtual via computer screen-share
- Access to eMoney Advisor – your personal financial website
- Quarterly reports emailed – net worth tracking and market updates
- Always "on call" to help you as your needs arise

Below is a list of financial topics that will guide us during our yearly engagement:

Investment Advisory & Organization

- Discovery profile and organization of financial life
- eMoney personal website setup - https://wealth.emaplan.com/ema/
- Analysis of current situation vs desired situation
- Portfolio review, diversification, and asset allocation – investment advice
- Tax efficiency and asset location review
- Account advice – 401k, IRA, Roth, Employer Stock, Annuities, HSA, Taxable, etc.
- Brokerage education and maximizing your value with your financial firm
- Investment product education – Stocks, Mutual Funds, ETF's, Options, Bonds, etc.
- Budgeting

Retirement Planning

- Savings, income, and debt analysis
- Asset location and account types (continuous analysis)
- Employer benefits and workplace accounts
- Social Security analysis
- Health care / Long Term Care
- Outliving income analysis

Asset Protection and Wealth Planning

- Ongoing portfolio reviews, re-balancing, and monitoring from advisor
- Life Insurance – premature death analysis
- Home, Auto, and Umbrella insurance review
- Estate planning – wills, trusts, wealth transfer, etc.
- Charitable giving strategies
- College savings
- Living expenses and assistance for adult children or aged parents
- Aging well for seniors
- Inheritance

Other topics that are important to you – anytime – please reach out

Tolsma Investments, LLC
Jeff Tolsma
425-458-3999 (Office)
www.tolsmainvestments.com
jeff@tolsmainvestments.com