

PROCESS

Patrick J. Gall, CFP®, ChFC®, LUTCF
Financial Adviser

110 E. 2nd Street
 Marshfield, WI 54449
 715.384.5481
Pat@Retirews.com



INITIAL ASSESSMENT

- Understanding goals and objectives
- Assess current assets and liabilities
- Understand cash flow
- Understand employer benefits
- Identify any capital gains
- Identify any trust and tax needs
- Assess any concentrated assets
- Assess any insurance needs

PROPOSED SOLUTIONS

- Define investment* strategy
- Discuss return/risk trade-off
- Determine asset allocation
- Determine unique tax strategies and opportunities
- Integrate investments* with financial planning** strategies

AGREE & IMPLEMENT

- Coordinate with your tax and legal advisors
- Identify tactical opportunities
- Develop funding schedule
- Finalize investment* vehicles
- Finalize manager selection**

REVIEW(S)

- Review to ensure portfolio is in line with risk tolerance and financial objectives
- Review manager selection**
- Monitor performance attribution**
- Review goals and objectives