

# PFS 360 Financial Planning & Advisory Service

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All PFS 360 Ongoing Plans require an Initial Comprehensive Plan to be created. How do we get to where we want to be without knowing what tools and resources we need, or already have? Constructing an initial plan will give you the roadmap you need to get to your destination, while avoiding unplanned detours along the way. Once we've built your initial plan, only then do we move to implementation, otherwise known as your Ongoing Plan.

## Step ①

### Create Your Initial Comprehensive Plan

Our comprehensive financial plan analyzes multiple aspects of your current financial condition and your overall financial household. The goal is for you to have a stronger understanding of your financial household. You'll feel more confident about financial decision-making and feel better about your progress in working towards your goals.

**All Initial Comprehensive Plans include, but are not limited to:**

- ✓ **Long-term Spending** - Long-term cash flow projection, which includes income projections and tax estimates.
- ✓ **Education Funding** - Tax-efficient, long-term strategies for paying for college education.
- ✓ **Investments** - Customize an investment policy. Recommend an asset allocation that matches your risk tolerance, time horizon and other parameters.
- ✓ **Retirement** - Review employment-related benefits, qualified plan contributions, other tax-deferral arrangements, retirement healthcare and long-term care.
- ✓ **Social Security** - Estimate Social Security benefits, and recommend Social Security start date and strategies.
- ✓ **Taxation** - Tax minimization and deferral strategies, including tax efficient investments and contributions to IRAs, retirement plans, and college savings programs.
- ✓ **Insurance** - Analyze current insurance policies. Recommend types and amounts of coverage for property & casualty, health, major medical, excess liability, disability, life insurance, and long-term care coverage. Provide referrals to insurance professionals, as needed.
- ✓ **Estate Planning** - Review of current wills, trusts, powers of attorney, and related documents. Recommendation of new or updated documents. Analyze beneficiary designations and proper titling of assets. Discuss desired gifting strategies.