FOUR LEAF

FINANCIAL PLANNING

Integrated Financial Planning and Special Needs Planning Services

Our Special Needs Financial Planning Services involve working with you to create an individual financial plan for you and your family.

Our goal is to help you identify your family's goals and objectives as they relate to you and your loved one with special needs. We work with families creating their financial plan understanding the entire family scenario with a special focus on the individual with special needs. We help parent(s) and caregivers to manage assets and resources which will be there to provide and protect the individual with special needs now and when you can no longer provide for them.

You need to put the oxygen mask on yourself first!

Our Planning Process

FOUNDATION

- Get Organized and Gather Data
- Understand your goals, concerns, and priorities
- **Deliverables:** Personal Dashboard, Meeting Summary
- **GOAL: Set course ahead**

ROADMAP

- What you earn and how you spend
- How to manage saving for two generations?
- Where to first? Savings, Insurance, Estate, Tax, Investments, etc.
- **Deliverables:** Cash Flow Report, Financial Roadmap
- **GOAL: Understand Your Money and Options**

ACHIEVE

- Move through Planning Topics
- Recommendations, Decisions, Implementation
- **Deliverables:** To Do's, Follow Up, and Proactive updates
- **GOAL: Implement and achieve your goals**

REVIEW

- Annual or Semi-Annual meetings
- Newsletter and Education Events
- **Deliverables:** Decision Center and Scenarios
- **GOAL: Keep you on track and be proactive**

Our Tool Box

- Financial Organization
- Cash Flow and Spending
- Government Benefits Analysis
- Retirement Planning
- Supplemental Needs Analysis
- Tax Strategy Planning
- Non-Legal Future Planning
- Transition Planning
- Social Security Planning
- Financial Goals and Priorities
- Risk Management
- Estate Planning Projection of Transfer
- Retirement Income Planning
- Financial Management (529 ABLE Account)
- Employee Benefits Optimization
- Family/Caregiver/Trustee/Successor Guardian Education
- Expert Collaborations (CPA, Attorney, etc.)
- Investment Review and Management

+ Personal Dashboard available 24/7 to track all accounts, and safely store personal financial information
+ Ongoing Access to Financial Advisor when needed.